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Final Review of the National Social Security Strategy (NSSS)

and Action Plan Phase II (2021–26)

Social Security Policy Support (SSPS) Programme

Cabinet Division, and

General Economics Division (GED) of Bangladesh Planning Commission

GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH



Final Review of the National Social Security Strategy (NSSS) and Action Plan Phase II (2021–26)

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The study was led by Dr Mohammad Abdur Razzaque, Chairman, Research and Policy Integration for Development (RAPID), as Team Leader. The study team also comprised Dr M Abu Eusuf, Professor, Department of Development Studies, University of Dhaka, and Executive Director, RAPID; Mr Md Jillur Rahman, Deputy Director, RAPID, and Lecturer, Department of Development Studies, University of Dhaka; Dr Bazlul Haque Khondker, Research Director, Policy Research Institute (PRI); Ms Samia Islam Borsha, Senior Research Associate, RAPID; Mr Mashnur Rahman, Research Associate, RAPID; and Ms Mehrin Karim, Economist.

The preparation of this report reflects a collective effort informed by extensive evidence gathering, technical discussion and stakeholder consultation. Every effort has been made to consider the information, comments and suggestions received throughout the review. Acknowledgement of these contributions does not imply endorsement of the report's findings, assessments, conclusions or recommendations by any individual or institution named above. Any views and interpretations expressed in the report, as well as any limitations in the analysis and any remaining errors or omissions, are solely the responsibility of the authors.

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List of Acronyms

Acronym	Full Form
ABND	Assessment-Based National Dialogue
ACSSP	Advisory Committee on Social Security Programmes
ADB	Asian Development Bank
ADP	Annual Development Programme
AFD	Agence Française de Développement
API	Application Programming Interface
ASP	Adaptive Social Protection
BBS	Bangladesh Bureau of Statistics
BEPZA	Bangladesh Export Processing Zones Authority
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BIGD	BRAC Institute of Governance and Development
BIMT	Bangladesh Institute of Marine Technology
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BLWF	Bangladesh Labour Welfare Foundation
BMET	Bureau of Manpower, Employment and Training
BPATC	Bangladesh Public Administration Training Centre
BRAC	Bangladesh Rural Advancement Committee
CERF	Central Emergency Response Fund
CMC	Central Management Committee
CODI	Core Diagnostic Instrument
COVID-19	Coronavirus Disease 2019
CPI	Consumer Price Index
CRVS	Civil Registration and Vital Statistics
CTM	Cash Transfer Modernization
DA	Disability Allowance
DEEP	Data Exchange Enhancement Programme
DFAT	Department of Foreign Affairs and Trade (Australia)
DFID	Department for International Development (UK)
DGFP	Directorate General of Family Planning
DGHS	Directorate General of Health Services
DIFE	Department of Inspection for Factories and Establishments
DIS	Disability Information System
DSR	Dynamic Social Registry
DSS	Department of Social Services

DWA	Department of Women Affairs
EARN	Education, Action, Resilience and Needs
EFT	Electronic Fund Transfer
EGPP	Employment Generation Programme for the Poorest
EIS	Employment Injury Scheme
ERCPH	Rehabilitation Centre for the Physically Handicapped
ERD	Economic Relations Division
EU	European Union
FCDO	Foreign, Commonwealth and Development Office (UK)
FD	Finance Division
FES	Friedrich-Ebert-Stiftung
FFP	Food Friendly Programme
FFW	Food for Work
FGD	Focus Group Discussion
FID	Financial Institutions Division
FYSRDF	Five-Year Strategic Reform and Development Framework
G2P	Government-to-Person
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GED	General Economics Division
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GNI	Gross National Income
GRS	Grievance Redress System
HDI	Human Development Index
HIES	Household Income and Expenditure Survey
HSD	Health Services Division
HSP	Harmonised Stipend Programme
HSSP	Higher Secondary Stipend Project
iBAS++	Integrated Budget and Accounting System
ICT	Information and Communication Technology
ICVGD	Income-generating Component for Vulnerable Group Development
IDRA	Insurance Development and Regulatory Authority
IEC	Information, Education and Communication
IFPRI	International Food Policy Research Institute
ILO	International Labour Organization
IMED	Implementation Monitoring and Evaluation Division
IMF	International Monetary Fund

ISPA	Inter-Agency Social Protection Assessments
KAP	Knowledge, Attitudes and Practices
KII	Key Informant Interview
LCG	Local Consultative Group
LDC	Least Developed Country
LEI	Livelihoods, Enterprise and Incomes
LFS	Labour Force Survey
LGD	Local Government Division
LGI	Local Government Institution
LIMA	Livelihood Improvement of Marginalised and Assetless
LMA	Lactating Mother Allowance
LNOB	Leave No One Behind
M&E	Monitoring and Evaluation
MA	Maternity Allowance
MCBP	Mother and Child Benefit Programme
MEFWD	Medical Education and Family Welfare Division
MFS	Mobile Financial Services
MICS	Multiple Indicator Cluster Survey
MIS	Management Information System
MJF	Manusher Jonno Foundation
MNCH	Maternal, Neonatal and Child Health
MoA	Ministry of Agriculture
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
MoFL	Ministry of Fisheries and Livestock
MoFood	Ministry of Food
MoHFW	Ministry of Health and Family Welfare
MoHPW	Ministry of Housing and Public Works
MoInd	Ministry of Industries
MoL	Ministry of Land
MoLE	Ministry of Labour and Employment
MoLWA	Ministry of Liberation War Affairs

MoPA	Ministry of Public Administration
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoTJ	Ministry of Textiles and Jute
MoWCA	Ministry of Women and Children Affairs
MoWR	Ministry of Water Resources
MoYS	Ministry of Youth and Sports
MPI	Multidimensional Poverty Index
MTBF	Medium-Term Budget Framework
MTR	Midterm Review
NAAND	National Academy for Autism and Neurodevelopmental Disabilities
NEET	Not in Education, Employment or Training
NGO	Non-Governmental Organisation
NHD	National Household Database
NID	National Identity Card
NNS	National Nutrition Services
NPA	National Pension Authority
NSDA	National Skills Development Authority
NSIS	National Social Insurance Scheme
NSPD	National Survey on Persons with Disabilities
NSSS	National Social Security Strategy
NTCC	National Trauma Counselling Centre
OAA	Old Age Allowance
OMS	Open Market Sales
PESP	Primary Education Stipend Programme
PMT	Proxy Means Test
PPRC	Power and Participation Research Centre
PwD	Persons with Disabilities
RAPID	Research and Policy Integration for Development
RMG	Readymade Garment
SBCC	Social and Behaviour Change Communication
SDG	Sustainable Development Goals
SEQAEP	Secondary Education Quality and Access Enhancement Project
SESIP	Secondary Education Sector Improvement Project
SESP	Secondary Education Stipend Project
SHED	Secondary and Higher Education Division
SID	Statistics and Informatics Division

SMART	Specific, Measurable, Achievable, Relevant and Time-bound
SME	Small and Medium Enterprise
SOP	Standard Operating Procedure
SP	Social Protection
SPBMU	Social Protection Budget Management Unit
SSPIRIT	Social Security Programme Inclusion, Registry and Information Technology
SSPS	Social Security Policy Support
SSU	Social Security Unit
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
TCB	Trading Corporation of Bangladesh
Tk	Taka (Bangladesh Currency)
TMED	Technical and Madrasha Education Division
TTC	Technical Training Centre
TVET	Technical and Vocational Education and Training
UDC	Union Digital Centre
UN	United Nations
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
UNO	Upazila Nirbahi Officer
UNPRPD	United Nations Partnership on the Rights of Persons with Disabilities
UP	Union Parishad
UPS	Universal Pension Scheme
USPSAP	Urban Social Protection Strategy and Action Plan
UWPP	Unemployed Workers' Protection Programme
VGd	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women Benefit
WA	Widow Allowance
WASH	Water, Sanitation and Hygiene
WFP	World Food Programme
WHO	World Health Organization

Executive Summary

Executive Summary

I. Context, objectives and approach

The National Social Security Strategy (NSSS) marked an important shift in the way social protection was conceived in Bangladesh. Adopted in 2015, it sought to move away from a large and fragmented collection of safety-net programmes towards a more coherent system organised around lifecycle risks, poverty and vulnerability. Programmatic reforms were combined with an ambitious institutional agenda covering programme consolidation, beneficiary identification, digital payments, grievance redress, monitoring and evaluation, and stronger coordination across government. The NSSS reform agenda was implemented through two successive Action Plans covering 2016–2026. With that implementation period now completed, this Final Review assesses how far the original reform ambitions were realised, where progress was more limited, and what was learned from a decade of implementation.

The Final Review goes beyond assessing whether individual Action Plan activities were formally completed. Attention has been given to what changed in the social protection system, how effectively reforms were implemented, and why progress differed considerably across reform areas. In particular, the Review examines:

- progress in the major programmatic and institutional reforms envisaged under the NSSS;
- the fiscal, administrative, institutional and political-economy factors that influenced implementation; and
- the reforms that remained incomplete at the end of the Strategy period and the lessons that can be drawn from them.

This wider assessment is important because the economic and social setting has also changed since 2015. Urbanisation has intensified, population ageing has become more evident, climate and other shocks have assumed greater importance, and the COVID-19 experience exposed new dimensions of vulnerability. More recently, inflation, weaker real-income growth and fiscal pressures have made the effectiveness of social protection an even more immediate policy concern.

The introduction of the Family Card gives the findings of the Final Review particular contemporary relevance, while remaining outside the main period being evaluated. Its piloting began only as the NSSS implementation period was coming to an end. Nevertheless, many of the issues examined in this Review will directly affect its implementation, including beneficiary identification, targeting and verification, adequacy of support, programme consolidation, digital delivery, grievance redress and institutional coordination. The evidence generated by the Review can consequently help inform the design of Bangladesh's post-2026 social protection framework with a central place of the Family Card initiative. The opportunity is to draw on the experience of the past decade when reform priorities, institutional arrangements

and implementation approaches for the next phase are being formulated, rather than beginning that process afresh.

The assessment of the NSSS is supported by a broad evidence base and a methodology designed to capture both measurable implementation progress and the factors underlying it. Documentary and administrative evidence was combined with quantitative analysis based on HIES, labour-force, programme and budget data. Programmatic and institutional reform commitments were systematically assessed against the Action Plans, while more than 30 key informant interviews and ten focus group discussions were undertaken, alongside consultations with government agencies, development partners and beneficiaries. The Review has been able to consider not only what was implemented, but also how implementation took place, why some reforms progressed further than others, and what can reasonably be concluded from the NSSS experience.

II. Socio-economic context and the state of social protection

Bangladesh entered the NSSS period with a strong record of poverty reduction, but the socio-economic setting has become considerably more difficult towards the end of its implementation period. Moderate poverty fell from 56.6 per cent in 1991–92 to 18.7 per cent in 2022, while extreme poverty declined from 41.1 per cent to 5.6 per cent. HIES 2022 remains the latest official benchmark and these achievements should not be understated. Subsequent developments, however, have been less favourable. Growth slowed markedly, inflation remained close to 10 per cent for a prolonged period and wage growth lagged behind increases in consumer prices. Recent estimates considered in the Review suggest that poverty may have risen to between about 21 and 28 per cent in 2025, depending on the source and methodology. These are not official poverty estimates, but the direction of the evidence points to increased pressure on household living standards since 2022.

The poverty challenge has also changed in character, with vulnerability remaining widespread and the urban dimension becoming increasingly important. In 2022, 33.9 per cent of the population, or about 57.6 million people, were either poor or vulnerable under the NSSS definition. Poverty rates continued to be higher in rural areas, but improvement between 2010 and 2022 was substantially faster there. In contrast, the absolute number of poor people living in urban areas increased from 7.4 million to 7.9 million, while the number of vulnerable urban residents rose from 13.3 million to 15.3 million. Poverty has also shifted geographically across districts and regions. The implication is important for social protection: an increasingly urban and mobile population cannot be adequately served by arrangements whose coverage and administrative reach remain predominantly rural.

Income poverty alone also understates the extent of deprivation, while rising inequality has weakened the inclusiveness of economic progress. An indicative estimate based on HIES suggests that 23.3 per cent of the population, around 41 million people, were multidimensionally poor in 2022, despite substantial improvement since 2010. Income inequality, meanwhile, increased markedly. The national income Gini reached 0.499 in 2022, and 0.54 in urban areas. Over the longer period, the income share of the bottom 40 per cent fell to 12.4 per cent, while

that of the richest 10 per cent rose to 40.2 per cent. Social protection therefore operates in an environment where substantial progress in average welfare has been accompanied by persistent deprivation and an increasingly unequal distribution of income.

Social protection expanded substantially during the NSSS period, but the resources available remain limited and highly fragmented. The nationally classified social protection budget for FY2025–26 was Tk 1,167.3 billion, equivalent to 14.8 per cent of the national budget and about 1.9 per cent of GDP. On an internationally comparable basis, however, the ILO estimates Bangladesh's social protection expenditure at only 0.9 per cent of GDP, reflecting the inclusion of several expenditures in the national classification that would not normally be regarded as core social protection. The fiscal constraint is reinforced by government revenue of only around 7 per cent of GDP and the near-total dependence of social protection on tax financing. At the same time, resources continue to be distributed across 95 programmes administered by more than 30 ministries, divisions and departments. Concentration within this fragmented structure is striking: the five largest programmes account for about 60 per cent of the social protection budget; the largest 20 account for nearly 89 per cent; while the smallest 50 programmes together receive only around 2 per cent. This leaves many programmes operating with resources too limited to expand coverage or provide meaningful levels of support.

Coverage increased, but the headline figures conceal large differences in the nature and geographical distribution of support. HIES 2022 shows that 37.6 per cent of households received at least one social protection benefit, up from 27.8 per cent in 2016. Coverage was much higher in rural areas, at 44 per cent of households, compared with only 23.9 per cent in urban areas. Stipends account for a particularly large share of beneficiaries and many other programmes do not directly or indirectly target poor and vulnerable groups. When stipend programmes and schemes such as government pensions and freedom-fighter allowances are excluded, this Final Review estimates that household coverage falls to 24.8 per cent nationally, about 30 per cent in rural areas and only 14 per cent in urban areas.

A more fundamental limitation is that, despite repeated NSSS emphasis on poverty reduction and vulnerability mitigation, most major programmes did not target poor and vulnerable households as such. Eligibility was generally based on categorical or programme-specific criteria, including age, widowhood, disability, pregnancy, studentship or occupational status. These categories are legitimate from a lifecycle and social-risk perspective, but they do not necessarily identify poor households unless household welfare conditions are also taken into account. Consequently, many beneficiaries could legitimately satisfy a programme's categorical criteria while belonging to households that were neither poor nor vulnerable; alongside this, inclusion errors meant that many participants did not satisfy the relevant programme-specific criteria at all. Poor households without a member falling within an eligible category could, conversely, receive no support. HIES 2022 illustrates this mismatch starkly:

- among households receiving at least one social protection benefit, 62.8 per cent were neither poor nor vulnerable;
- nearly 48 per cent of extremely poor households received no social protection benefit;

- exclusion among the extreme poor was particularly high in urban areas, at 63.9 per cent, compared with 43.9 per cent in rural areas.

Targeting performance remains weak even when programmes are assessed specifically against poverty and vulnerability criteria, although the results need to be interpreted with care. In the exercise undertaken in this Final Review (Chapter 2), stipend programmes, government service pensions and freedom-fighter allowances were excluded because poverty or income is not used as an equivalent basis for eligibility. Among the remaining programmes, the estimated exclusion error was 67.1 per cent nationally in 2022, comprising 62.4 per cent in rural areas and 79.9 per cent in urban areas. The corresponding national inclusion error was 59.9 per cent. Programme-specific performance varies considerably, and the Final Review cautions that estimates for individual schemes can also be affected by HIES sample sizes. The broader finding is nevertheless clear: beneficiary selection has not consistently aligned available support with either household poverty and vulnerability or, in several cases, the programme's own stated eligibility conditions.

Low benefit values further reduce the effectiveness of social protection, even where beneficiaries are appropriately selected. Regular cash allowances are generally modest relative to income and poverty thresholds. The Old Age Allowance and Widow Allowance, for example, provide Tk 650 per month, equivalent to only about 2.3 per cent of per capita GNI and around 14 per cent of national poverty-line income per person. The Disability Allowance is somewhat higher, equivalent to about 22 per cent of poverty-line income per person. Benefits have also not generally been adjusted systematically for inflation, allowing their real value to erode. It is therefore possible for a beneficiary to be correctly identified, enrolled and paid regularly, but still receive too little to make a substantial difference to household welfare.

These combined weaknesses help explain why the measured poverty impact of existing social protection transfers is positive but small.

- A microsimulation undertaken for this Final Review using the HIES 2022 reveals that social protection benefits reduced moderate poverty nationally by only 0.8 percentage points and extreme poverty by 0.6 percentage points.
- The impact was weaker in urban areas, where moderate poverty was reduced by about 0.5 percentage points, and somewhat stronger in rural areas because coverage and initial poverty were higher.

The findings do not mean that transfers have no value to recipient households. Rather, their aggregate impact is constrained simultaneously by a limited resource envelope, low transfer values, substantial exclusion of poor households, inclusion errors and the predominance of programmes whose eligibility is not primarily determined by household poverty.

Against a longstanding gap in Bangladesh's social protection architecture, the recently introduced Family Card represents a potentially significant breakthrough in the country's approach to poverty-oriented social protection. Unlike most established schemes, it is intended to make household poverty and vulnerability central to beneficiary identification rather than relying principally on membership of a lifecycle or categorical group. The proposed transfer

is also substantially larger than typical regular cash allowances: the envisaged **Tk 2,500 per month** is greater than three times the current Old Age or Widow Allowance. If poor and vulnerable households can be identified and reached effectively, these two features together could give the programme a substantially greater poverty-reducing potential than many existing cash transfers.

III. Review of NSSS programmatic reforms

The programmatic reform agenda of the NSSS produced meaningful but distinctly uneven progress, with stronger results where reform could be built around established programmes and much slower movement where a new programme architecture was required. The NSSS sought to organise social protection more coherently around lifecycle risks, covering children, the working-age population, older persons, persons with disabilities, vulnerable women, the urban poor, socially excluded groups and people affected by covariate shocks. Consolidation, redesign, improved adequacy and the introduction of new forms of protection were important parts of the agenda. The recently introduced Family Card was not part of the NSSS programmatic reform agenda and is not assessed as an NSSS programme reform in this chapter.

Children and early-life protection

Child-focused reforms advanced considerably, although the broader child-benefit architecture envisaged by the NSSS remains incomplete.

- The Mother and Child Benefit Programme (MCBP) was a significant achievement. Earlier maternity and lactating-mother allowances were consolidated and the programme was scaled up nationally, reaching around 1.77 million beneficiaries in FY2025–26. Yet coverage remains well below the envisaged eligible population, and support up to a child's fourth birthday has not been fully incorporated.
- Education stipends continued at very large scale, with primary and secondary schemes reaching about 18.5 million students. Benefit values remain low and have not been systematically adjusted for inflation.
- The school meal programme was relaunched in FY2025–26 after its discontinuation in 2022, covering about 3.1 million students in 150 upazilas. This largely restored earlier coverage rather than achieving the expansion originally envisaged.
- Support for orphans continued and benefit levels improved. By contrast, the proposed enforceable child-maintenance mechanism for abandoned children remained unimplemented.

Working-age protection and National Social Insurance

Working-age protection remains one of the less developed components of the NSSS lifecycle agenda. Skills, training and workfare programmes continued and some were expanded

or modernised, but they do not provide systematic protection against the principal risks of income interruption faced by workers.

- Skills initiatives expanded through Technical Training Centres, overseas-employment preparation, apprenticeship, ICT and entrepreneurship programmes. Important gaps remain in coordination, links with employers and evidence on eventual employment outcomes.
- Workfare continued to provide seasonal and shock-related income support, while the EGPP daily wage was increased from Tk 200 to Tk 400. However, the consolidation of workfare programmes did not take place and both cash- and food-based schemes continue to operate separately.
- Employment injury insurance made the strongest progress under the proposed National Social Insurance Scheme (NSIS). The EIS pilot has generated experience in no-fault protection, claims management, digital administration and tripartite governance. It nevertheless remains transitional rather than a fully institutionalised national insurance scheme.
- Contributory unemployment insurance was not piloted. The Unemployed Workers' Protection Programme (UWPP) provides temporary tax-financed assistance to eligible workers losing employment in selected export-oriented sectors, and offers useful operational experience, but it is not unemployment insurance under the NSIS.
- Maternity insurance remains preparatory and sickness insurance is still at an early stage. The establishment of a Social Security Unit within the Ministry of Labour and Employment in 2025 provides a clearer institutional base for advancing the agenda after years of uncertainty over institutional responsibility.

Old-age protection, vulnerable women and disability

Old-age and disability-related support were among the stronger areas of programmatic reform, while the intended restructuring of programmes for vulnerable women progressed less far.

- The Old Age Allowance expanded to around 6.1 million beneficiaries in FY2025–26. G2P delivery and beneficiary verification were strengthened, and a higher benefit has been approved for people aged 90 and above. A periodic mechanism for reviewing major cash benefits has also been introduced.
- Establishment of the National Pension Authority and launch of the Universal Pension Scheme in 2023 created an important new platform for contributory old-age protection, although participation remains very limited compared with its longer-term ambition.
- The former VGD programme was restructured as the Vulnerable Women Benefit programme, with stronger livelihood elements. However, its planned consolidation with the Widow Allowance did not occur and the proposed urban VWB was not implemented.

- Disability benefits were made universal for identified persons with disabilities, and allowance and education stipend arrangements were consolidated. The broader assessment of disability-inclusive social protection is presented in Chapter 4.

Urban protection, food security and covariate shocks

Progress was much stronger in maintaining Bangladesh's established food and disaster-response programmes than in creating the coherent urban and adaptive social protection arrangements envisaged by the NSSS.

- The Urban Social Protection Strategy and Action Plan provided an important policy framework, but it did not translate into a comprehensive operational package. OMS remains the largest urban-facing intervention, while lifecycle programmes continue to have relatively weak urban reach.
- Major food-security programmes, including OMS, the Food Friendly Programme, VGF and Food for Work, continued at scale. The intended consolidation of food programmes and transition away from food-based workfare were, however, not completed.
- Some progress was achieved for socially excluded groups through consolidation of several community-specific livelihood schemes into the Underprivileged People's Livelihood Development Programme.
- Existing disaster-relief arrangements remained important, while anticipatory cash-transfer pilots demonstrated the potential for earlier action before climate shocks. A more systematic shock-responsive system has yet to be fully institutionalised.

Programme consolidation

Consolidation remained one of the most difficult programmatic reforms, despite several important successes. Thirteen programmes were brought together into four more unified arrangements, including the MCBP, the Harmonised Stipend Programme, the programme for underprivileged communities, and consolidated disability allowance and stipend arrangements. Much of the wider agenda, however, remained unfinished. VWB and Widow Allowance continued separately; workfare and food-security programmes were not consolidated; and several freedom-fighter-related schemes remained distinct. The decline in the number of programmes from 140 in FY2024–25 to 95 in FY2025–26 should therefore not be interpreted as consolidation alone, since project completion and changes in budget classification also contributed. Overall, programme expansion and administrative improvement proved easier than restructuring across programme and institutional boundaries.

Overall assessment

A scoring analysis confirms substantial improvement during Action Plan Phase II, but also shows that important reforms were unfinished when the NSSS period ended. Of the 138 indicators assessed, 28.3 per cent were on-track or achieved and 23.9 per cent nearly on-track, giving 52.2 per cent satisfactory or near-satisfactory progress. Another 29.7 per cent were

moderately off-track, 10.9 per cent seriously off-track and 7.2 per cent could not be assessed. The seriously off-track share fell from 43 per cent at the Midterm Review to 10.9 per cent in the Final Review, although the indicator sets are not directly comparable.

These scores are useful as a structured diagnostic of Action Plan implementation, rather than as a standalone measure of programme effectiveness. Indicators differed considerably in specificity, measurability and reform ambition: continuing an existing programme could be assessed alongside much more demanding reforms involving new legislation, financing or institutional structures, and the scoring gives them equal weight. The Final Review also uses a broader indicator base than the Midterm Review. The scoring is therefore best read together with the programme-level assessment: it shows systematically where implementation advanced or lagged, while the accompanying analysis establishes the substance and significance of that progress.

IV. Social protection for persons with disabilities

Disability-related social protection emerged as one of the stronger areas of NSSS implementation, with important gains in coverage, programme consolidation and administrative systems. The disability benefit has been made universal for identified persons with disabilities, and the Disability Information System (DIS) now provides the main administrative basis for registration and verification. In FY2025–26, six disability-related programmes were allocated about Tk 40.8 billion, equivalent to 3.5 per cent of the social protection budget, and were expected to reach 5.27 million beneficiaries. A significant reform was also completed by combining the disability allowance and education stipend within a single programme and implementation framework. The Final Review consequently records a comparatively strong implementation score of 4.3 out of 5, with 16 of the 20 assessed indicators either on-track/achieved or nearly on-track.

The main qualification to this progress is that universal eligibility within the administrative system does not yet mean universal coverage of persons with disabilities in practice. Estimates of disability prevalence differ sharply across available sources: the NSPD 2021 reports 2.8 per cent of the population, HIES 2022 gives 5.7 per cent, or about 9.4 million people, while the 2022 Population and Housing Census reports 9.7 per cent; the DIS contained around 3.9 million registered persons as of April 2026. These estimates are based on different definitions and methodologies and should not be treated as directly comparable, but the gap between administrative registration and survey-based estimates points to considerable under-identification. Using HIES 2022 only as a reference, dedicated disability programmes would reach around 55 per cent of the estimated population with disabilities. Registration barriers, limited awareness, stigma and difficulties in certification also mean that some eligible persons remain outside the DIS or do not apply for benefits.

Benefit adequacy and access to complementary services remain important constraints. The disability allowance increased to Tk 900 in FY2025–26, but this remains modest relative to the additional costs faced by persons with disabilities. Evidence cited in the Review suggests that affected households require around 13 per cent more resources to attain a comparable standard

of living, with the estimated poverty rate rising from 23 per cent to 34 per cent once disability-related costs are recognised. Specialised education, rehabilitation and employment-related support has expanded, but access, service quality and employment outcomes remain uneven.

The next phase should therefore move from programme expansion towards more effective and inclusive support. Better disability data and simpler but credible identification will be essential, alongside more adequate and, where appropriate, differentiated benefits. Disability inclusion should also be strengthened across education, health, rehabilitation, skills, employment and mainstream lifecycle programmes, with greater emphasis on actual access and outcomes rather than programme coverage alone.

V. The NSSS Gender Policy and implementation progress

The NSSS Gender Policy significantly broadened the treatment of women within social protection, but implementation has not kept pace with the scale and changing nature of gender-related vulnerability. The Policy correctly recognised that women's disadvantage is shaped not only by income poverty, but also by unpaid care responsibilities, informality, restricted mobility, weak access to productive resources, exposure to violence and limited bargaining power. These concerns have become more pressing as women's labour-market position has weakened. Female manufacturing employment fell from 3.78 million in 2013 to 1.95 million in 2024, reducing women's share of manufacturing employment to about 24 per cent, while 95.96 per cent of employed women were in informal employment in 2024. Against this backdrop, important programme gains were made through the continued expansion of MCBP, VWB and the Widow Allowance, alongside skills, financial inclusion and safe-accommodation initiatives. The Day Care Act 2021 also provided an important legal basis for childcare provision.

The main shortcoming is that gender responsiveness has remained concentrated in women-focused programmes rather than becoming fully embedded across the wider social protection system. The envisaged consolidation of VWB with the Widow Allowance was not achieved, urban VWB was not rolled out, and childcare services remain only partly operationalised. Protection for working-age women, particularly those in informal employment, also remains limited relative to the risks they face. Social norms, care burdens and violence continue to affect women's ability to benefit from programmes even when formal eligibility exists. The next phase should therefore move beyond counting female beneficiaries and assess whether social protection improves women's control over resources, access to childcare and maternity support, employment and earnings, safety, mobility and resilience. Gender responsiveness should be treated as a core principle across lifecycle, working-age, urban, disability-inclusive and shock-responsive programmes, while targeted support should continue for women facing specific and compounded forms of vulnerability.

VI. Review of institutional reforms under the NSSS

Institutional reform under the NSSS made substantial progress, although performance varied markedly across the six reform areas. The strongest advances were in digital systems, particularly G2P and the Single Registry MIS. Progress was less complete in beneficiary selection, grievance

redress, results-based M&E and in reforms requiring sustained action across several ministries. By the end of the NSSS period, the main institutional structures had largely been established; the remaining issue is how effectively they function in practice.

CMC-led coordination and thematic clusters

The CMC remained an important oversight mechanism, but difficult reforms involving several ministries continued to progress slowly.

- Seven CMC meetings were held between February 2021 and February 2025, although meeting regularity fell below the prescribed schedule. Thematic cluster activity was also uneven.
- Programme consolidation, beneficiary transitions and reforms requiring changes in institutional responsibilities proved particularly difficult.
- Frequent transfer of focal officials weakened continuity and institutional memory.

Single Registry MIS and programme digitisation

The Single Registry MIS was one of the clearest institutional achievements of the NSSS period.

- MISs were operational for 22 of 30 cash-based programmes in FY2025–26. Nineteen programmes were connected to SPBMU-MIS and three directly to iBAS++.
- The Single Registry covered around 27.7 million beneficiary records. NID verification and selected links with other administrative systems strengthened beneficiary checking and payment processing.
- Interoperability remains incomplete, while technical staffing, cybersecurity, data governance and system maintenance require further strengthening.

Government-to-Person payments

G2P was the strongest-performing institutional reform and has substantially modernised cash-transfer delivery.

- 22 of 30 cash programmes were using digital payment arrangements. More than 35 million beneficiaries were receiving payments through G2P. Direct transfers improved traceability and reduced reliance on manual payment chains.

Some programmes remain outside the system, while bounced-back payments, account mismatches, reconciliation and beneficiary control over mobile accounts still require attention.

Beneficiary selection and the Dynamic Social Registry

Beneficiary selection improved in several programmes, but the common targeting system envisaged under the NSSS was not achieved.

- Programme manuals, NID verification, online applications and digital cross-checking strengthened selection in some major schemes.
- Information was collected on around 35 million households for the National Household Database, but the NHD was not operationalised because of data-quality, updating and integration problems.
- Attention therefore shifted to the Dynamic Social Registry, designed around on-demand registration and more regular updating.

The DSR was still under development at the time of the Final Review. Beneficiary selection remained one of the weakest institutional reform areas.

Grievance redress

Formal grievance-redress arrangements were strengthened, but evidence on their effectiveness for beneficiaries remains limited.

- A second-generation central GRS is operational and some programme MISs are linked with grievance mechanisms. Complaint escalation and appeal arrangements have been established.
- However, public awareness and assisted access remain areas for much further work. Comparable information on complaint volumes, resolution times, appeals and beneficiary satisfaction is still limited.

Results-based monitoring and evaluation

Administrative monitoring improved, but regular evaluation of programme outcomes remains underdeveloped.

- Programme MISs and dashboards provide much more information on beneficiaries, expenditure and implementation.
- GED continued to support system-level monitoring, while IMED monitors development-budget programmes. However, Revenue-funded social protection programmes remain largely outside IMED's formal monitoring mandate.
- A regular cycle of independent evaluation for major programmes has not been established.

Overall assessment for institutional reform

The institutional reform agenda recorded substantial progress, but implementation effectiveness still varies considerably across the system. Of the 87 indicators assessed, 37.9 per cent were on-

track or achieved and 32.2 per cent nearly on-track, giving 70.1 per cent in these two categories. The overall institutional score increased from 3.53 at midterm to 4.16 in the Final Review, although the two exercises used different indicator sets.

The scoring should be read as a structured assessment of Action Plan implementation rather than a direct measure of institutional effectiveness. Indicators differ in complexity and policy significance, and the existence of a system does not by itself demonstrate that it is functioning well. Even so, the broad pattern is clear: G2P and digital MIS reforms advanced furthest, while beneficiary selection, cross-ministerial implementation, grievance effectiveness and results-based evaluation remain less complete. The next phase will need to focus less on creating new institutional structures and more on making the existing ones work consistently.

VII. Political economy factors shaping social protection reform

The uneven implementation of the NSSS reflected not only technical challenges, but also fiscal constraints, institutional interests and administrative capacity. Reforms built on established programmes generally progressed more easily, while those requiring cross-ministerial coordination, new financing obligations or new institutional arrangements proved more difficult. This helps explain why some of the more structural NSSS reforms advanced slowly.

Fiscal space remained a major constraint on NSSS implementation. With social protection still financed predominantly from general revenues, limited resources constrained both coverage and benefit adequacy. As a result, eligible households could remain excluded simply because programme budgets were insufficient to cover them.

Programme fragmentation persisted because consolidation requires changes in institutional mandates, budgets and implementation responsibilities. This helps explain why expansion within existing programmes generally proved easier than merging schemes or transferring functions across ministries. Apparent reductions in programme numbers should also be interpreted cautiously, as they can reflect reclassification or the expiry of temporary activities rather than genuine consolidation.

Targeting reform remained constrained by the tension between categorical eligibility and household poverty along with the massive problem of ineligible beneficiaries. Most major programmes continued to select beneficiaries by age, disability, widowhood, maternity or other programme-specific criteria, leaving no major national programme in which household poverty itself was the principal basis for eligibility. Digital verification reduced some discretion, but could not overcome limited programme places. The Family Card is significant because it begins to address this longstanding gap.

The NHD experience also showed that better targeting depends on governance and updating arrangements, not simply data collection. Its failure to become operational led reform towards the more dynamic DSR model. The remaining challenge is to ensure clear rules for data access, verification, privacy, institutional responsibility and regular updating so that improved information translates into better beneficiary selection.

Contributory social insurance proved difficult because it requires new institutions, financing arrangements and agreement among government, employers and workers. Progress therefore depended not only on technical design, but also on credible burden-sharing, institutional trust and administrative capability. The NSSS experience suggests that social insurance will require careful sequencing and sustained institution-building rather than being approached like an extension of an existing allowance programme.

The urban gap and development-partner engagement both highlight the need for institutional adaptation. Addressing urban vulnerability will require delivery arrangements better suited to mobile and informal populations. Development partners have supported important reforms, but lasting progress depends on strong domestic ownership, institutional capacity and integration of externally supported initiatives into regular government systems.

VIII. Recommendations for the next phase of social protection reform

The completion of the NSSS implementation period provides an opportunity for strategic renewal rather than complete replacement of the existing social protection architecture. The next phase should build on reforms that have worked while concentrating political and administrative attention on the more difficult unfinished agenda.

- Anchor the next phase around the Family Card and the commitment to raise genuine social protection expenditure to 3 per cent of GDP.
- Embed major reforms within the Five-Year Strategic Reform and Development Framework 2026–2030 and a focused successor social protection framework.
- Limit the next Action Plan to a manageable number of priority reforms with clear institutional responsibility, sequencing, financing requirements and measurable outcomes.
- Concentrate high-level political attention on reforms requiring difficult cross-government decisions.

The Family Card should become the principal household poverty and vulnerability pillar, while remaining complementary to lifecycle and rights-based protection.

- Expand coverage progressively on the basis of updated evidence on poverty and vulnerability rather than a fixed long-term caseload.
- Establish robust identification and verification using the DSR, administrative records, field verification and accessible grievance arrangements.
- Use the Family Card to close the poverty-focused urban coverage gap and provide nationally portable support.

- Review overlapping poverty-focused programmes for consolidation, while preserving distinct old-age, widowhood, disability, maternity and other lifecycle or rights-based benefits.
- Introduce periodic reassessment, carefully designed graduation arrangements and regular review of benefit adequacy.

Major lifecycle programmes should be consolidated around clearer purposes and strengthened where important coverage and adequacy gaps remain.

- Move progressively towards comprehensive coverage of eligible people under the Old Age Allowance and Widow Allowance.
- Substantially expand the Mother and Child Benefit Programme, with stronger links to health, nutrition and early-childhood development.
- Expand school meals progressively, beginning in poor, vulnerable, remote and shock-prone areas.
- Develop the Universal Pension Scheme as a complementary contributory pillar of old-age protection.
- Make gender responsiveness operational across programmes and strengthen disability protection through better links with rehabilitation, education, employment, accessibility and other services.

Worker protection requires a gradual but sustained move towards contributory social insurance, alongside stronger protection against urban and large-scale shocks.

- Move Employment Injury Insurance towards permanent statutory arrangements and develop unemployment, maternity and sickness insurance in a carefully sequenced manner.
- Establish the legal, financing and institutional framework for social insurance, supported by actuarial analysis and tripartite governance.
- Develop a national worker information system and strengthen permanent capacity within the Social Security Unit.
- Develop a more comprehensive social protection framework for overseas migrant workers across the migration cycle.
- Strengthen nationally portable urban protection and develop scalable arrangements for major covariate and climate-related shocks using existing programmes, registries and G2P systems.

Further programme expansion will have limited effect unless the underlying administrative and evidence systems function reliably.

- Apply beneficiary-identification methods appropriate to the purpose of each programme rather than relying on a single targeting approach.
- Complete G2P expansion while shifting attention towards payment reliability, beneficiary control and rapid resolution of failed transactions.
- Maintain accessible face-to-face, paper-based and digital grievance channels, while using grievance information more systematically to improve programmes.
- Strengthen CMC follow-through, institutional capacity and continuity, including permanent technical and analytical staffing.
- Establish a stronger M&E system combining administrative monitoring, survey evidence and scheduled independent evaluation, with formal management responses and use of findings in programme and budget decisions.

A stronger social protection system will ultimately require sustainable financing, domestic institutional ownership and greater accountability for results.

- Improve the classification and transparent reporting of genuine social protection expenditure and establish a medium-term financing framework for major reforms.
- Institutionalise periodic benefit review so that major transfers do not progressively lose their real value.
- Match financing arrangements more closely to the nature of risk, combining tax financing, contributory mechanisms and pre-arranged shock financing as appropriate.
- Align development-partner support with nationally determined priorities and make transfer of permanent government capability an explicit objective of technical assistance.
- Use NGOs and civil society selectively for outreach, verification and beneficiary support, while strengthening beneficiary voice and the role of independent national research institutions in evaluation and public accountability.

The 11 broad strategic reform areas, together with the specific recommendations under each, are presented in a summary matrix at the end of this Executive Summary.

IX. Concluding remarks

A decade of NSSS implementation has left Bangladesh with a much clearer understanding of what makes social protection reform feasible. Progress was strongest where reforms could build on established programmes and delivery systems, while consolidation, institutional realignment, interoperable data systems and contributory protection proved more difficult. The next phase should therefore focus on a coherent architecture that distinguishes household poverty support, lifecycle and rights-based protection, contributory protection for employment-related risks, and scalable support for major shocks. Within this architecture, the Family Card could become a major poverty and vulnerability pillar, provided that it strengthens rather than adds to programme fragmentation and remains complementary to distinct lifecycle and rights-based programmes.

The central challenge now is to translate this clearer architecture into sustained implementation. This will require stronger state capability, realistic sequencing, adequate and sustainable financing, greater use of evidence on programme outcomes, and continued high-level attention to reforms that cut across institutional boundaries. The system will also need to respond better to urbanisation, ageing, labour-market informality, migration and climate-related risks. Development partners, civil society and independent knowledge institutions can support this process, but government ownership and accountability must remain central.

Table ES 1: Summary of strategic reform areas and specific recommendations

Strategic reform area	Specific recommendation	Core recommendation/action
1. Strategic renewal and sustained political commitment	R1. Anchor reform in Family Card and 3% commitment	Use the Family Card and higher social protection expenditure as mutually reinforcing anchors for wider system reform.
	R2. Establish expenditure pathway to 3% of GDP	Set annual milestones to 2028 based on genuine social protection expenditure rather than expanded classification.
	R3. Strengthen domestic revenue mobilisation	Link expansion of tax-financed protection with stronger, more progressive revenue mobilisation.
	R4. Embed reform in FYSRDF 2026–30	Integrate major social protection reforms and their resource implications into the national strategic framework.
	R5. Develop a focused successor framework	Limit the next Action Plan to major reforms with clear leads, outputs, outcomes, timelines, financing and dependencies.
	R6. Focus high-level leadership on difficult reforms	Use Cabinet Division and CMC attention particularly for reforms requiring cross-government decisions, new institutions or major changes in mandates.
2. Family Card as household poverty and vulnerability pillar	R7. Progressively expand Family Card coverage	Expand towards poor and vulnerable households using updated evidence, implementation capacity and fiscal space rather than a fixed long-term caseload.
	R8. Establish robust beneficiary identification	Combine DSR-based socioeconomic assessment with administrative verification, field checks, local validation, grievance mechanisms and independent checks.
	R9. Close the urban poverty-support gap	Apply the same poverty and vulnerability criteria nationally so eligible urban households and migrants are not disadvantaged by place of residence.
	R10. Use Family Card for programme consolidation	Review overlapping poverty-oriented cash, food and household assistance programmes for functional consolidation.
	R11. Preserve lifecycle and specialised support	Retain benefits addressing distinct old-age, widowhood, disability, maternity and other lifecycle or rights-based needs alongside Family Card support.
	R12. Introduce reassessment and graduation arrangements	Periodically reassess poverty-based eligibility and link households with productive capacity to employment, skills and livelihood opportunities, with safeguards for re-entry.
	R13. Protect adequacy and delivery quality	Review benefit value periodically and build reliable G2P, beneficiary control, grievance redress and independent evaluation into programme expansion.

3. Lifecycle and inclusion-oriented programmes	R14. Consolidate the lifecycle architecture	Organise protection around a limited number of core programmes with clearly differentiated purposes.
	R15. Progress towards universal Old Age Allowance	Phase out remaining geographic and administrative exclusions for persons meeting the age criterion.
	R16. Strengthen the Universal Pension Scheme	Review low participation, affordability, scheme design and governance so UPS develops as a credible complementary contributory pension pillar.
	R17. Expand Widow Allowance	Move progressively towards coverage of all eligible widowed, deserted and destitute women, including urban areas.
	R18. Substantially expand MCBP	Increase coverage and strengthen links with maternal health, nutrition, child development and related services.
	R19. Progressively expand school meals	Prioritise poor, vulnerable, remote and shock-prone areas while maintaining support for other highly vulnerable school-age children.
	R20. Operationalise gender responsiveness	Address care burdens, informal employment, safety, control over benefits and other gender-related constraints across programmes.
	R21. Advance rights-based disability inclusion	Strengthen identification, differentiated support where appropriate, accessibility and links with rehabilitation, education, skills and employment.
4. Contributory social insurance and worker protection	R22. Make contributory social insurance a core priority	Build predictable, pooled and legally defined worker protection against employment-related risks.
	R23. Establish NSIS legal and financing framework	Define coverage, benefits, contributions, governance, claims and institutional responsibilities before individual branches expand.
	R24. Institutionalise Employment Injury Insurance	Move EIS from pilot arrangements towards a permanent statutory and financially sustainable scheme.
	R25. Sequence maternity, unemployment and sickness insurance	Advance branches according to their respective technical and institutional readiness rather than introducing them simultaneously.
	R26. Develop a national worker information system	Establish portable worker, employment, contribution and claims records required for social insurance administration.
	R27. Strengthen the Social Security Unit	Build permanent specialised capability in actuarial analysis, contributions, claims, compliance, data and financial oversight.
	R28. Institutionalise tripartite governance	Give government, employers and workers meaningful roles and strengthen understanding and confidence in social insurance principles and administration.
	R29. Develop protection for overseas migrant workers	Assess and strengthen protection across pre-departure, employment abroad, emergency support, return and reintegration.

5. Urban, covariate and climate-related risks	R30. Strengthen urban social protection	Make major national programmes portable and urban-responsive while implementing selected complementary urban services.
	R31. Develop scalable shock-response mechanisms	Establish pre-agreed triggers, temporary eligibility, benefit top-ups, financing and responsibilities for rapid horizontal and vertical expansion.
	R32. Mainstream adaptive and climate-responsive protection	Use existing programmes and systems to provide anticipatory and temporary additional support in climate- and shock-affected areas.
	R33. Rationalise workfare and humanitarian assistance	Reduce overlapping mechanisms and strengthen links among seasonal employment support, emergency relief, recovery and resilience.
6. Targeting, registries and delivery systems	R34. Differentiate beneficiary identification by programme	Use poverty assessment, age, disability status or contribution records according to programme purpose, subject to common transparency and verification safeguards.
	R35. Clarify DSR, Single Registry and MIS functions	Define complementary roles and complete interoperability with appropriate data-governance and privacy arrangements.
	R36. Complete G2P and improve payment quality	Bring remaining suitable programmes into G2P while monitoring timeliness, failed transactions, beneficiary notification and account control.
	R37. Make grievance redress genuinely accessible	Maintain face-to-face, paper, telephone and digital channels while ensuring central tracking, appeals and use of grievance data for programme improvement.
7. Institutional coordination, capacity and accountability	R38. Strengthen CMC implementation management	Improve meeting regularity, action tracking, cluster follow-through and escalation of unresolved cross-ministerial issues.
	R39. Prepare institution-specific capacity plans	Assess staffing, technical skills, systems and field capability before expanding mandates or programmes.
	R40. Reassess leadership of lifecycle programmes	Decide future institutional locations through functional review and managed transition rather than automatic programme transfers.
	R41. Build permanent data and analytical capability	Strengthen BBS, GED, Finance Division and line-ministry capacity to generate, manage, analyse and actually use administrative and survey evidence.
	R42. Protect institutional memory	Introduce formal handovers, induction, central repositories and greater continuity in specialised technical functions.
	R43. Link reform responsibility to performance systems	Assign clear leads and milestones and incorporate major reform commitments into government performance and accountability arrangements.
	R44. Establish a three-tier M&E architecture	Combine continuous administrative monitoring, periodic survey-based assessment and independent programme evaluation.

8. Monitoring, evaluation and evidence	R45. Introduce scheduled independent evaluations	Place major programmes on a government-approved evaluation calendar, with independent commissioning and transparent findings.
	R46. Strengthen surveys and longitudinal evidence	Improve social protection information in national surveys and develop panel evidence on beneficiary trajectories, graduation and resilience.
	R47. Shift measurement towards outcomes	Assess poverty, nutrition, employment, inclusion, beneficiary experience and value for money, rather than mainly programme outputs.
	R48. Require formal management responses	Ensure evaluation findings lead to specified corrective actions and inform programme redesign and budget decisions.
9. Financing sustainability and benefit adequacy	R49. Improve expenditure classification	Distinguish core social protection expenditure transparently from wider social or welfare-related spending.
	R50. Establish medium-term financing framework	Cost major programme and system reforms over several years and integrate them with the Medium Term Budget Framework.
	R51. Institutionalise periodic benefit review	Regularly assess major transfer values against inflation, purchasing power, programme objectives and fiscal conditions.
	R52. Match financing to the nature of risk	Use general revenues for poverty and lifecycle support, contributions for insurable employment risks and pre-arranged financing for major shocks.
10. Development partnerships and sustainability	R53. Align external support with national priorities	Organise development-partner financing, technical assistance and pilots around the successor national reform framework.
	R54. Build sustainability into externally supported reforms	Specify government ownership, recurrent financing, staffing, maintenance and transition arrangements from the outset.
	R55. Make capability transfer measurable	Judge technical assistance partly by the functions government can perform independently once external support ends.
	R56. Strengthen government-led policy dialogue	Use the LCG or a dedicated mechanism for strategic, evidence-based coordination and frank policy exchange with development partners.
11. Civil society, NGOs and independent knowledge institutions	R57. Use NGO capabilities selectively	Draw on NGOs and community organisations for outreach, assisted access, verification and beneficiary support under clear government rules.
	R58. Institutionalise beneficiary voice	Create regular opportunities for beneficiaries and representative organisations to inform programme design, implementation review and monitoring.
	R59. Strengthen independent national analysis	Use universities, think tanks and other independent institutions more systematically for evaluation, policy analysis and public accountability.

The Context, Objectives and Approach to the Final Review of the National Social Security Strategy

Chapter 01

Chapter 1: The Context, Objectives and Approach to the Final Review of the National Social Security Strategy

1.1 Background

The adoption of the National Social Security Strategy (NSSS) in 2015 marked a major milestone in the evolution of Bangladesh's social protection system, setting in motion a decade-long programme of programmatic and institutional reforms. It sought to steer the country away from a large but fragmented collection of safety net programmes towards a more coherent, lifecycle-based social security system capable of addressing poverty, vulnerability and shocks in a systematic manner. With the completion of the NSSS implementation timeline (2016–2026), this final review provides an important opportunity to assess how far those reform ambitions have been translated into practice and what lessons should guide the next phase of social protection reform beyond 2026.

Before the introduction of the NSSS, Bangladesh had a long history of social safety net interventions, many of which emerged in response to specific forms of deprivation, natural disasters, seasonal food insecurity, rural poverty, or the needs of particular population groups. Those interventions reflected the state's responsiveness to welfare concerns and were intended to address the country's broader poverty and vulnerability challenges. Yet the system also became increasingly dispersed, with numerous small programmes spread across ministries and agencies, often with overlapping objectives, weak coordination, limited monitoring and uneven targeting (GED, 2015). The result was a social protection architecture that had expanded in scale but remained constrained in its ability to deliver predictable, adequate and well-coordinated support to poor and vulnerable citizens.

The NSSS was formulated to address those aforementioned structural weaknesses. Its central proposition was that Bangladesh needed a social protection system organised around lifecycle risks, beginning with early childhood and school age, extending through working age, old age and disability, and complemented by mechanisms to respond to covariate shocks and disasters. The strategy also recognised that programme expansion alone would not be sufficient. For social protection to become more effective, equitable and accountable, it would require stronger targeting systems, better beneficiary databases, digital payment mechanisms, grievance redress, results-based monitoring and evaluation, and improved coordination across ministries.

The reform agenda of the NSSS was therefore built around two mutually reinforcing pillars.

- The first one comprised programmatic reforms intended to rationalise and strengthen benefits across lifecycle groups, including children, working-age people, vulnerable women, older persons, persons with disabilities, the urban poor, food security programmes and small special schemes.
- The second pillar targeted institutional reforms aimed at improving the governance and delivery of social protection. These included a coordination system led by the Central Management Committee, under which ministries were grouped into thematic clusters to improve joint planning and follow-up, along with the development of a Single Registry

Management Information System, expansion of Government-to-Person payments, stronger beneficiary selection processes, grievance redress arrangements, and results-based monitoring and evaluation.

Implementation of the NSSS was sequenced through two Action Plans. Action Plan Phase I (2016-21) covered the initial implementation period and translated the strategy into time-bound activities, indicators and institutional responsibilities. Action Plan Phase II (2021-2026) was designed to sustain and accelerate this reform process, with renewed emphasis on programme consolidation, digitalisation, inclusion, social insurance, urban social protection and institutional strengthening. These Action Plans gave the NSSS an operational structure, allowing progress to be assessed not only in broad policy terms but also against specific commitments made by line ministries and agencies.

The Midterm Review of the NSSS, undertaken in 2020, found that implementation progress during the first phase had been mixed. Some gains were visible, including progress in consolidating maternal and child-related support, expanding old-age allowances, and advancing digital payments. However, many core reforms remained incomplete. Programme consolidation had proceeded slowly, urban social protection was still weak, social insurance remained at an early stage, and many lifecycle commitments had not been fully operationalised. Institutional reforms also faced persistent constraints, including irregular coordination, limited accountability, staff turnover, weak follow-through, and uneven capacity across ministries. The central lesson was clear: the NSSS had provided a strong and well-conceived reform vision, but implementation capacity, institutional incentives and fiscal constraints limited the pace and depth of reform.

Since the adoption of the NSSS, Bangladesh's socio-economic context has also changed significantly. The country has experienced rapid urbanisation, demographic ageing, rising inequality, increased climate vulnerability, and a more difficult macroeconomic environment marked by inflationary pressures and fiscal constraints. The COVID-19 pandemic exposed weaknesses in coverage, targeting and shock responsiveness, while recent economic and political developments have renewed public attention to poverty, vulnerability and social justice. These changes have made the NSSS reform agenda even more relevant, but they have also revealed the need to adapt the next phase of social protection to a more complex and demanding development context.

With the completion of Action Plan Phase II, a comprehensive final review is both timely and necessary. The purpose is not merely to document implementation progress, but to assess how far the NSSS has reshaped the social protection system, where reforms have gained traction, where they have stalled, and why. More importantly, the review is intended to generate lessons for designing the next generation of Bangladesh's national social protection strategy, one that is fiscally realistic, institutionally feasible, politically informed and better aligned with the changing risks faced by citizens across the lifecycle.

1.2 Objectives of this report

Since the adoption of the NSSS, Bangladesh's social protection agenda has further been shaped by several complementary policy and strategic documents. The NSSS Gender Policy, approved in

2018, sought to integrate gender considerations more systematically into programme design and institutional arrangements. The Urban Social Protection Strategy and Action Plan, prepared in 2020, provided a framework for addressing the growing risks faced by the urban poor. Similarly, the Guidelines on Adaptive Social Protection in Bangladesh set out directions for strengthening shock responsiveness, risk-informed planning, institutional preparedness and anticipatory support. The Midterm Review also provided an important evidence base on implementation progress, helping to frame the priorities of Action Plan Phase II and shape the subsequent policy discourse on social protection reform. These initiatives have broadened the reform agenda, while also underscoring the need to assess how far the original NSSS vision has been implemented in practice.

The final review is therefore positioned at the point where assessment and forward planning intersect. It must examine whether the strategic intent of the NSSS, particularly its emphasis on lifecycle risks, programme consolidation, institutional coordination and improved delivery systems, has been translated into measurable progress. At the same time, the review must identify which reform commitments remain unfinished, which constraints have persisted despite repeated policy attention, and which lessons should inform the design of the post-2026 national social protection strategy.

Against this backdrop, the overarching objective of this final evaluation is to assess the implementation of the NSSS and Action Plan Phase II (2021–2026), and generate evidence to inform the design and formulation of Bangladesh's next national social protection strategy. More specifically, this report seeks to:

- **Assess implementation progress:** examine the extent to which the NSSS and Action Plan Phase II have delivered on their intended programme and institutional reforms, including progress on lifecycle-based support, inclusion, gender responsiveness, disability-sensitive programming, poverty reduction and resilience.
- **Identify constraints and enabling factors:** analyse the technical, fiscal, administrative and political economy factors that have shaped implementation, including issues related to programme design, targeting, financing, coordination, data systems, accountability and institutional capacity.
- **Generate lessons for the next strategy:** assess which elements of the NSSS remain relevant, which require adaptation, and which may need to be reconsidered in light of Bangladesh's changing socio-economic context, fiscal realities and emerging risks.
- **Provide actionable recommendations:** develop practical, prioritised and evidence-based recommendations to strengthen the efficiency, equity, adequacy and accountability of the social protection system, while ensuring that proposed reforms are institutionally feasible and fiscally realistic.

The relevance of the Final Review has been further reinforced by the renewed political interest in strengthening social protection following the February 2026 democratic transition. The introduction of the current government's flagship Family Card initiative signals an important

policy commitment to expanding household-based poverty-focused support. Although the large-scale rollout of the Family Card falls beyond the NSSS implementation period assessed in this review, its future effectiveness will be shaped by many of the issues examined here, including beneficiary identification, programme consolidation, targeting accuracy, benefit adequacy, digital information systems, delivery capacity, grievance redress and institutional coordination. The social protection agenda, however, is broader than the Family Card alone. The lessons from NSSS implementation are therefore critical for ensuring that new initiatives are integrated into a coherent national system rather than adding another layer to an already fragmented programme landscape.

In fulfilling these objectives, the final evaluation is intended to serve both as an accountability exercise and as a strategic input into the design of the post-2026 social protection framework. It aims to clarify what has been achieved, why some reforms have progressed more slowly than expected, and how Bangladesh can move towards a more coherent, inclusive and shock-responsive system that is aligned with national development priorities, the LDC graduation pathway, the Sustainable Development Goals and the principle of leaving no one behind. In this context, the Final Review is intended not only to assess the implementation experience of the NSSS, but also to inform the next phase of social protection reform, including the effective integration of new poverty-focused initiatives such as the Family Card within a broader, better-coordinated and more accountable social protection system.

1.3 Methodological approach

The evaluation was designed around a set of interlinked components, combining a clearly defined analytical framework with multiple sources of evidence, an indicator-based assessment of reform commitments, extensive stakeholder consultations, and the application of diagnostic and scoring tools to ensure consistency and comparability across reform areas. Quantitative and qualitative evidence were systematically triangulated, while continuous engagement with government institutions, development partners and beneficiaries helped ground the analysis in implementation realities. The overall structure and sequencing of these methodological components are illustrated in Figure 1.1, which provides a schematic overview of how the evaluation was conceptualised and carried out.

Evaluation framework and analytical approach

This review adopted a mixed-methods, participatory and evidence-based methodology to assess progress in implementing the NSSS and Action Plan Phase II. Given the breadth of the NSSS reform agenda, which spans programme design, institutional coordination, targeting systems, digital payments, grievance redress, monitoring and evaluation, gender, disability inclusion and shock responsiveness, the review was designed to go beyond a narrow compliance exercise. It assessed whether planned actions had been implemented, how they were implemented, why progress varied across reform areas, and what lessons can be drawn for the next phase of social protection reform.

The analytical framework was anchored in the Theory of Change implicit in the NSSS, its Action Plans and related implementation documents. This Theory of Change envisaged that policy commitments, institutional arrangements, budgetary allocations and administrative reforms

would lead to programme consolidation, improved targeting, stronger delivery systems, better coordination and, ultimately, enhanced coverage, equity, poverty reduction and resilience. This was complemented by Contribution Analysis, which helped examine whether observed changes could plausibly be linked to NSSS-related reforms, while recognising that outcomes in a complex social protection system are influenced by multiple actors, fiscal constraints, political incentives and external shocks. A political economy lens was also applied throughout the review to assess how institutional mandates, bureaucratic incentives, budgetary interests and stakeholder positions shaped implementation progress.

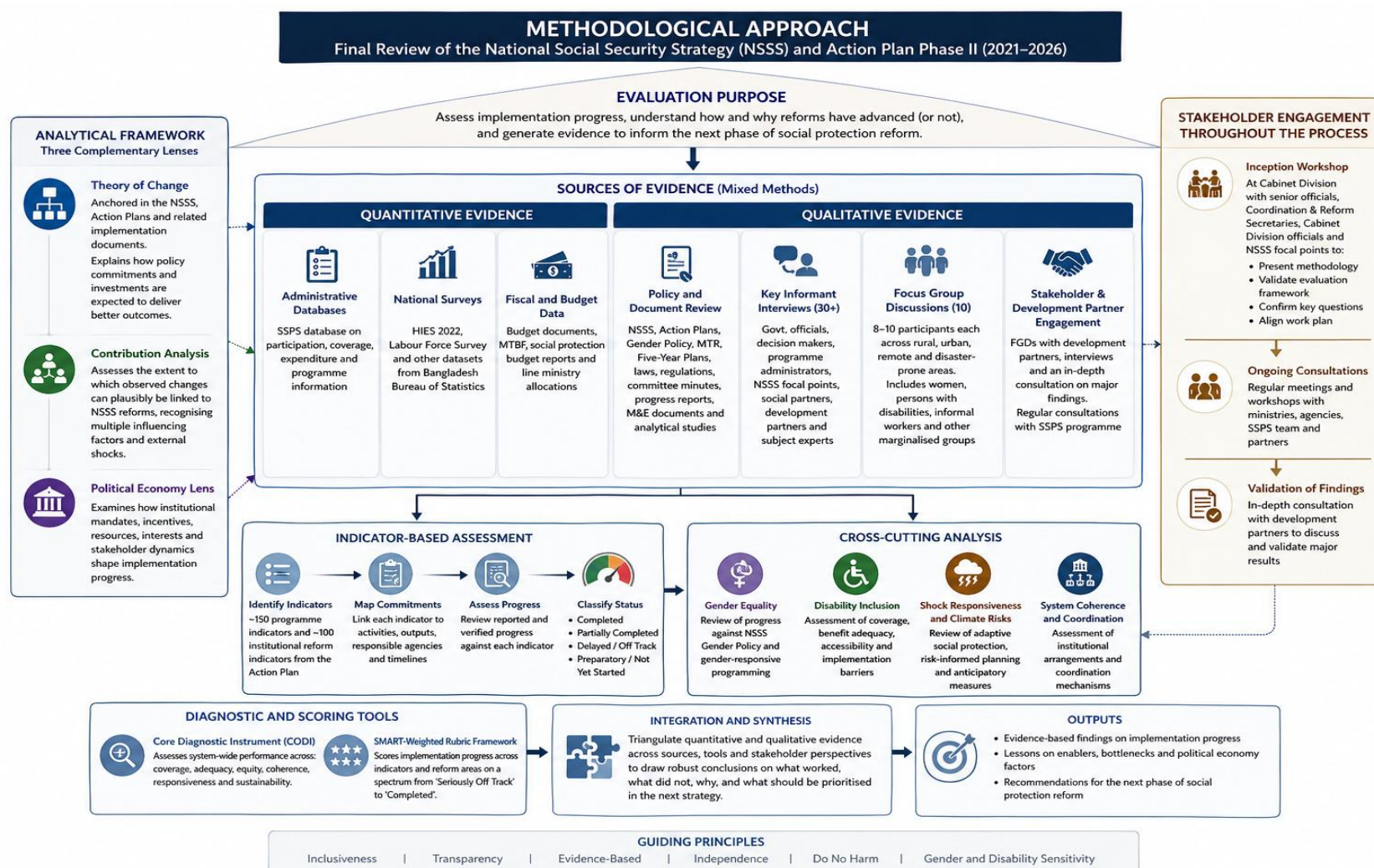
Sources of evidence

The review drew on both quantitative and qualitative evidence. Quantitative evidence was used to assess programme coverage, budgetary allocations, benefit incidence, targeting performance, poverty impacts and implementation progress against measurable indicators. Qualitative evidence was used to understand implementation processes, institutional constraints, coordination challenges, beneficiary experiences, political economy dynamics and the practical difficulties faced by ministries, agencies and citizens.

A comprehensive review of policy, planning and administrative documents formed the foundation of the assessment. These included the NSSS, Action Plan Phase I and Phase II, the NSSS Gender Policy, the Midterm Review, the Seventh and Eighth Five-Year Plans, budget speeches, Medium Term Budget Frameworks, social protection budget reports, monitoring and evaluation documents, progress reports, minutes of relevant coordination bodies, including the Central Management Committee and cluster meetings, legal and regulatory texts, and relevant studies on social protection, social insurance, urban poverty, gender, disability and adaptive social protection. Peer-reviewed and grey literature were also reviewed to situate the analysis within the wider policy and empirical evidence base.

Quantitative analysis drew on the updated Social Security Policy Support (SSPS) database on programme participation, coverage and expenditure, complemented by data from the Bangladesh Bureau of Statistics, including the Household Income and Expenditure Survey and the Labour Force Survey. Particular attention was given to HIES 2022, which provided the basis for analysing coverage patterns, inclusion and exclusion errors, beneficiary incidence and the poverty-reduction effects of social protection transfers. Administrative data from the Finance Division and relevant line ministries were also used to assess trends in allocations, beneficiary numbers and programme implementation.

Figure 1.1: Schematic overview of the methodological approach for the NSSS Final Review



Source: Authors' illustration.

Indicator-based assessment

A core part of the methodology involved systematically mapping the reform commitments contained in the NSSS Action Plan against actual implementation progress. Approximately 150 programmatic indicators and 100 institutional reform indicators were identified from the Action Plan and related implementation documents. Each indicator was reviewed against its intended activity, output measure, responsible agency and timeframe. This allowed the review to compare planned reform commitments with reported and verified progress, distinguishing between completed actions, partial implementation, delayed progress and reforms that remained at a preparatory stage.

This indicator-based approach provided a structured basis for assessing progress across the main programme and institutional reform areas. It also helped identify where implementation was stronger, where reforms had slowed, and where persistent bottlenecks reflected deeper institutional or political economy constraints rather than technical delays alone.

Stakeholder consultations and field evidence

The review placed strong emphasis on stakeholder consultation, recognising that the NSSS is a national reform agenda involving multiple ministries, agencies, development partners, social partners and beneficiary groups. Qualitative evidence was gathered through more than 30 key informant interviews with government officials, senior decision makers, programme administrators, NSSS focal points, social partners, development partners and subject specialists. Ministry- and department-specific semi-structured questionnaires were developed to capture progress against assigned indicators and to document implementation experience in practice. Several ministries and departments also provided written updates on their Action Plan commitments.

Focus group discussions were conducted to capture the lived experiences of people directly affected by social protection programmes. Ten FGDs were held, each involving around 8–10 participants, across diverse geographical and socio-economic settings, including rural and urban areas, remote and disaster-prone locations, and communities with high concentrations of poor and vulnerable groups. Care was taken to include women, persons with disabilities, caregivers, informal workers and marginalised groups. These discussions generated evidence on access, adequacy, payment regularity, information gaps, grievance mechanisms, social barriers and the practical constraints faced by beneficiaries.

Development partners were also consulted through interviews and focus group discussions involving their representatives. Given their longstanding engagement in Bangladesh's social protection sector, these consultations helped capture views on reform progress, coordination challenges, donor-supported initiatives, system-building priorities and future areas of support. In addition, an in-depth consultation with development partners was organised to discuss the major findings of the review and obtain feedback on the emerging results.

Stakeholder engagement was maintained throughout the review process. An inception workshop was held at the Cabinet Division with senior officials, chaired by Coordination and Reform Secretary, Cabinet Division, that included NSSS focal points from different ministries involved in NSSS implementation. The workshop provided an opportunity to present and refine the

methodology, validate the evaluation framework, confirm the key evaluation questions and align the work plan with government expectations. Regular meetings and discussions were also held with the SSPS programme, including dedicated workshops to deepen understanding of programme design, data systems and implementation processes. These engagements were important for strengthening the evidence base and ensuring that the review reflected both documentary evidence and institutional realities.

Diagnostic and scoring tools

The review also used two diagnostic and scoring tools to strengthen analytical consistency. The Core Diagnostic Instrument, developed under the Inter-Agency Social Protection Assessments framework, was used to assess system-wide performance across dimensions such as coverage, adequacy, equity, coherence and responsiveness. CODI provided a broader diagnostic lens for identifying systemic strengths and weaknesses, even though it does not capture every scheme-level inefficiency or overlap.

In addition, a SMART-Weighted Rubric Framework was applied to assess implementation progress across programme and institutional indicators. The framework combined evidence-based scoring with structured qualitative judgement, allowing each reform area to be classified along a spectrum ranging from seriously off-track to completed. This helped generate a consistent basis for comparing progress across different reform domains, while recognising that not all indicators carry the same policy significance, fiscal weight or system-wide importance.

Overall, the methodology combined documentary review, quantitative analysis, administrative data, KIIs, FGDs, stakeholder consultations, development partner engagement, diagnostic tools and indicator-based scoring. This triangulated approach strengthened the credibility of the findings and helped ensure that the final review was grounded not only in reported progress, but also in evidence on implementation processes, beneficiary experiences, institutional constraints and the broader reform environment.

1.4 Structure of the report

This report is organised into eight chapters. Following this introductory chapter, Chapter 2 presents the socio-economic context for the review, focusing on poverty, vulnerability, inequality, multidimensional deprivation and the current state of social protection in Bangladesh. It also examines coverage, benefit adequacy, targeting errors and the poverty impacts of social protection transfers.

Chapter 3 reviews progress on the programmatic reforms envisaged under the NSSS and Action Plan Phase II. It assesses reforms across lifecycle and thematic areas, including children, working-age people, vulnerable women, older persons, persons with disabilities, the urban poor, food security programmes, socially excluded groups, and responses to covariate shocks. The chapter also presents a scoring-based assessment of implementation progress.

Chapters 4 and 5 provide focused assessments of two major cross-cutting priorities. Chapter 4 examines social protection for persons with disabilities, including prevalence, coverage, adequacy and remaining barriers to inclusion. Chapter 5 reviews progress in implementing the NSSS

Gender Policy and assesses the extent to which gender considerations have been incorporated into programme design and delivery.

Chapter 6 turns to institutional reforms, reviewing progress in coordination, Single Registry MIS development, Government-to-Person payments, beneficiary selection, grievance redress, and results-based monitoring and evaluation. It also assesses institutional reform progress through the scoring framework used in the review.

Chapter 7 examines the political economy of social protection reform in Bangladesh. It analyses how institutional incentives, budgetary interests, administrative fragmentation, beneficiary selection practices and development partner engagement have shaped the implementation of NSSS reforms.

Chapter 8 concludes the report by drawing together the main findings and presenting recommendations for the next phase of national social protection reform beyond 2026. These recommendations are intended to support a more coherent, inclusive, accountable and fiscally realistic social protection system.

Socio-economic Context and the State of Social Protection in Bangladesh

Chapter 02

Chapter 2: Socio-Economic Context and the State of Social Protection in Bangladesh

2.1 Introduction

Bangladesh's decades-long progress in economic growth, poverty reduction and human development has in recent years been confronted by an unfavourable macroeconomic environment, particularly a prolonged period of elevated inflation affecting real purchasing power of the population and raising concerns that poverty and vulnerability may again be increasing. Officially recorded real gross domestic product (GDP) grew at an annual average rate of 3.5 per cent in the 1980s, 4.7 per cent in the 1990s, 5.6 per cent in the 2000s and 6.6 per cent in the 2010s, contributing to remarkable reductions in poverty and improvements in educational attainment, life expectancy, gender parity in health and education, and maternal and child health outcomes.¹ These achievements culminated in Bangladesh's elevation in 2015 as a lower-middle-income country, from the low-income country group as per the World Bank classification of global economies, and its eligibility for graduation from the United Nations' Least Developed Country (LDC) category. However, although economic activity rebounded strongly immediately after the Covid-19 shock, growth momentum would sharply decelerate soon after amid intensifying foreign exchange and balance-of-payments pressures and persistently high inflation. Since the onset of the pandemic, average economic growth has moderated to around 5 per cent, with GDP growth slowing to 4.5 per cent in FY24 and 3.5 per cent in FY25, respectively.

The changing circumstances discussed above have made social protection increasingly important, both as support for the poorest and most vulnerable households and as a broader instrument for protecting people against income shocks, lifecycle risks and temporary welfare reversals. This chapter provides the socio-economic and social protection context for the NSSS Final Review. It draws primarily on the Household Income and Expenditure Survey (HIES), Bangladesh's main official source for poverty and welfare analysis. Since HIES surveys, conducted by the Bangladesh Bureau of Statistics (BBS), are undertaken only periodically, the latest available survey, conducted in 2022, provides the most recent official benchmark, although it predates the most recent period of growth slowdown and sustained inflationary pressure as mentioned above. A further important qualification is that the Family Card initiative, introduced on a pilot basis towards the end of the NSSS implementation period and expected to be scaled up from FY2026-27, is acknowledged in this chapter as a significant emerging development, but its large-scale implementation falls beyond the period assessed in the Final Review.

Against this backdrop, this chapter:

¹Bangladesh recorded one of the fastest Human Development Index (HDI) progress in the world. Between 1990 and 2022, the overall HDI score of the country improved from 0.397 to 0.661. Only China had greater corresponding improvements in the Asia-Pacific region over the same period.

- Examines trends in poverty, vulnerability, multidimensional deprivation and inequality, drawing mainly on HIES 2022 and other relevant evidence;
- Reviews the current state of social protection in Bangladesh, including budgetary allocation, programme structure, lifecycle distribution, coverage, benefit adequacy and urban-rural disparities;
- Assesses targeting performance by examining inclusion and exclusion errors across social protection programmes;
- Presents microsimulation-based estimates of the poverty-reducing effects of existing transfers, as well as the potential gains from improved targeting.

Overall, this evidence helps assess how far NSSS implementation has kept pace with Bangladesh's changing socio-economic realities and identifies the key issues that should inform the next phase of social protection reform.

2.2 Poverty and vulnerability

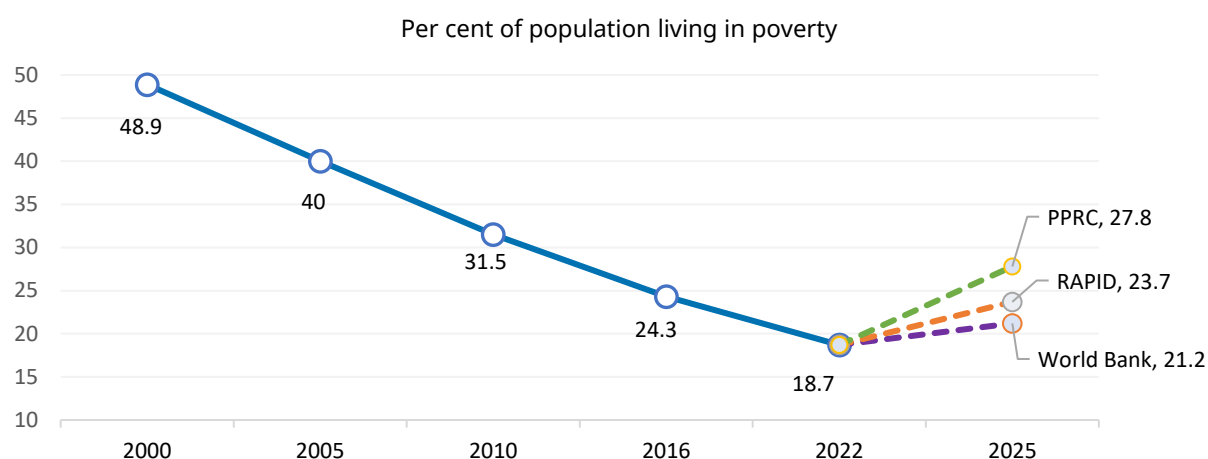
Considering a long-term perspective since the early 1990s, Bangladesh has an impressive record sustained economic growth along with poverty reduction, although developments in most recent years have raised concerns about a possible reversal of some of these gains. Based on the HIES 2022 data, the proportion of the population living below the national poverty line declined from more than half in the early 1990s to 18.7 per cent in 2022 (Figure 2.1).

In the absence of a more recent official household survey, the persistence of inflation at close to 10 per cent on average since the end of 2022, well above the historical average of 5-6 percent, together with officially reported much lower wage growth, is widely thought to have worsened the poverty and vulnerability situation in the country. According to one estimate, between September 2022 and August 2025, the consumer price index rose by about 40 percentage points, while the wage index increased by only around 25 points, pointing to a widening gap between the cost of living and earnings.

When the 2022 HIES data are adjusted for this wage-price gap, recent analyses suggest a notable deterioration in poverty and vulnerability.

- One World Bank estimate (World Bank, 2025) projects that poverty incidence may have risen from 18.7 percent in 2022 to 21.2 percent in 2025 (Figure 2.1). It has also been suggested that under current conditions, extreme poverty could climb to 9.3 percent, adding roughly 3 million people to the ranks of the extreme poor (World Bank, 2025).
- In another simulation exercise (Razzaque et al., 2025) using the same 2022 official data, adjusted for inflation and wage growth, suggests poverty incidence to have risen to 23.7 percent with more than 9 million people being pushed into poverty (RAPID, 2025), while the combined share of poor and vulnerable populations increased from 33.9 percent to 40.6 percent (Figure 2.2).
- A recent survey by the Power and Participation Research Centre (PPRC), a private-sector think tank, indicates that the poverty incidence rose further to 27.9 per cent in 2025, while the combined share of poor and vulnerable households increased to 46 per cent.

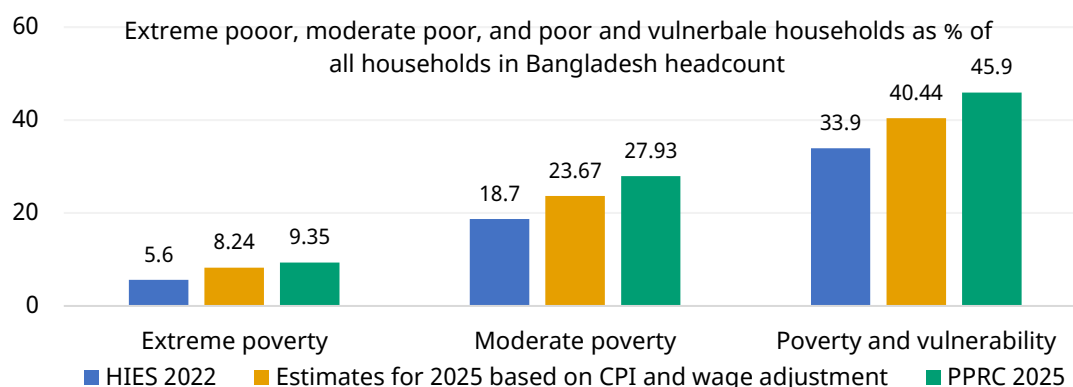
Figure 2.1 Poverty headcount ratio



Note: The solid line shows actual poverty estimates based on BBS surveys, while the dotted lines are projections.

Source: Household Income and Expenditure Survey of BBS (various years) and projections from other sources.

Figure 2.2 Rising poverty and vulnerability resulting from prolonged inflation



Source: BBS HIES 2022, RAPID 2025 (on estimates based on CPI and wage adjustments) and PPRC 2025.

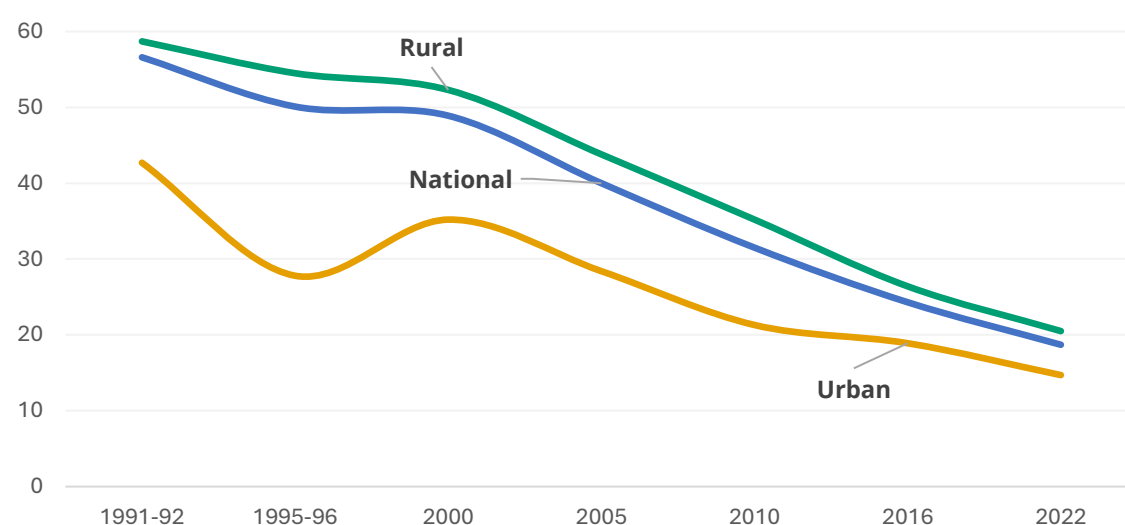
Given that official poverty estimates are available only up to 2022, much of the analysis in this chapter is necessarily based on that benchmark, while recognising that poverty and vulnerability conditions may have changed since then.

Despite achieving a substantial reduction in poverty between the early 1990s and 2022, the pace of progress has slowed in recent years. The moderate poverty rate, measured by the upper poverty line, fell from 56.6 per cent in 1991-92 to 18.7 per cent in 2022, a decline of 37.9 percentage points. Extreme poverty, measured by the lower poverty line, declined even more sharply, from 41.1 per cent to 5.6 per cent over the same period. This progress was evident in both rural and urban areas, but it was uneven.

- Between 2010 and 2022, rural moderate poverty fell from 35.1 per cent to 20.5 per cent, equivalent to an average annual decline of about 1.2 percentage points (Figure 2.3).

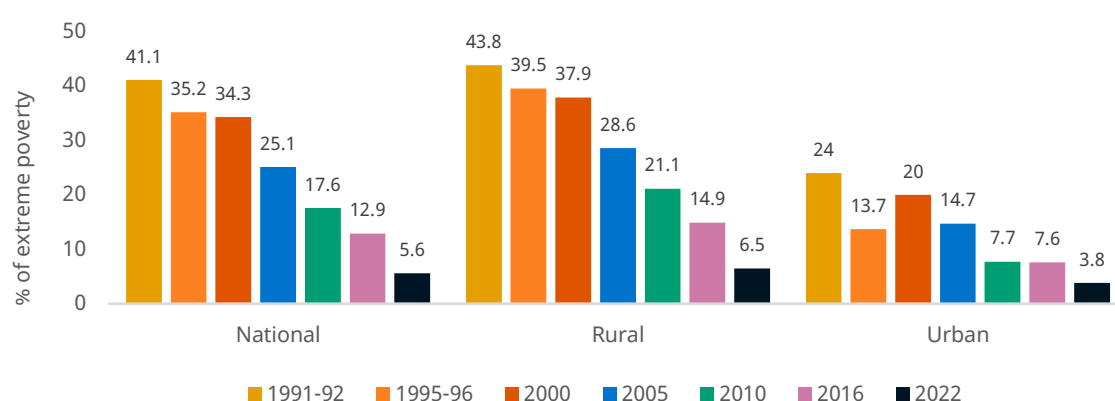
- Urban moderate poverty declined more slowly, from 21.3 per cent to 14.7 per cent, or about 0.55 percentage points per year.
- A similar pattern is observed for extreme poverty: the rural rate declined from 21.1 per cent to 6.5 per cent (i.e. an annual average decline of 1.2 percentage points), while the urban rate fell from 7.7 per cent to 3.8 per cent (i.e. with an annual reduction of 0.33 percentage points).
- Thus, although rural areas continued to have higher poverty rates in 2022, the speed of poverty reduction was considerably weaker in urban areas, pointing to the growing importance of urban poverty within Bangladesh's social protection agenda.

Figure 2.3: Trends in poverty (moderate) incidence in Bangladesh, 1992-2022 (%)



Source: Presentation using HIES various rounds, BBS.

Figure 2.4 Extreme poverty in Bangladesh, 1992-2022 (%)



Source: Presentation using Household Income and Expenditure Survey (HIES) various rounds, BBS.

Spatial variations in poverty reduction are evident across divisions (Table 2.1). Between 2010 and 2022, urban moderate poverty decreased substantially in Khulna (by 25.9 percentage points) and in Barishal and Rajshahi, while progress in Dhaka, Chattogram, and Sylhet was relatively limited, and Rangpur experienced an increase. Rural poverty declined in every division, with the steepest

drops in Rangpur, Dhaka, and Khulna. Extreme poverty declined most dramatically in rural Dhaka, falling from 23.5 to 1.9 per cent, followed by large reductions in Sylhet and Rangpur, although Rangpur still had the highest rural extreme poverty rate in 2022. Urban extreme poverty remained very low in most divisions by 2022, except in Rangpur and Mymensingh. District-level maps for 2022 illustrate that moderate poverty is concentrated in northern and western districts, while extreme poverty remains relatively high in several northern and southwestern areas (Figure 2.5 and Figure 2.6, respectively).

Bangladesh's poverty profile has also experienced a notable spatial shift over the past decade, with the burden of poverty shifting from the northern regions toward the central, eastern, and southern parts of the country (Razzaque et al, 2026). During 2010–2016, poverty increased in Rangpur and remained largely unchanged in Rajshahi, while other regions recorded stronger progress. The eastern, southern, and central regions performed relatively better, with moderate poverty reductions in Chittagong and Khulna and more pronounced declines in Barisal, Dhaka, and Sylhet. This pattern reversed between 2016 and 2022, as poverty became increasingly concentrated in the central, eastern, and southern regions. Several upazilas in Barisal, Dhaka, and Sylhet divisions experienced rising poverty rates (Figures 2.7 and 2.8), underscoring that recent economic growth has not been uniformly inclusive across regions. These spatial disparities are further exacerbated by migration patterns that remain heavily skewed toward Dhaka.

Table 2.1 Urban and Rural Poverty Trends at the National and Divisional Levels, 2010–2022

Divisions	Urban				Rural				Total			
	2010	2016	2022	% reduction 2010-2022	2010	2016	2022	% reduction 2010-2022	2010	2016	2022	% reduction 2010-2022
Moderate poverty												
Barishal	39.9	30.4	21.3	-18.6	39.2	25.7	28.4	-10.8	39.4	26.5	26.9	-12.5
Chattogram	11.8	15.9	11.3	-0.5	31	19.4	17.9	-13.1	26.2	18.4	15.8	-10.4
Dhaka	18	12.5	14.3	-3.7	38.8	19.2	21.7	-17.1	30.5	16.0	17.9	-12.6
Khulna	35.8	28.3	9.9	-25.9	31	27.3	16.2	-14.8	32.1	27.5	14.8	-17.3
Mymensingh		32	16			32.9	26.2			32.8	24.2	
Rajshahi	29	22.5	14.9	-14.1	30	30.6	17.2	-12.8	29.8	28.9	16.7	-13.1
Rangpur	27.9	41.5	29.9	2	44.5	48.2	23.6	-20.9	42.3	47.2	24.8	-17.5
Sylhet	15	19.5	14.4	-0.6	30.5	15.6	18.1	-12.4	28.1	16.2	17.4	-10.7
Extreme poverty												
Barishal	24.2	12.2	6.7	-17.5	27.3	14.9	13.1	-14.2	26.7	11.8	11.8	-14.9
Chattogram	4	6.5	2.3	-1.7	16.2	9.6	6.3	-9.9	13.1	8.7	5.1	-8.0
Dhaka	3.8	3.3	3.7	-0.1	23.5	10.7	1.9	-21.6	15.6	6.5	2.8	-12.8
Khulna	16.4	10	3.1	-13.3	15.2	13.1	2.8	-12.4	15.4	12.4	2.9	-12.5
Mymensingh		13.8	8.5			18.3	10.3			17.6	10.0	
Rajshahi	13.2	10.7	2.5	-10.7	17.7	15.2	8	-9.7	16.0	14.2	6.7	-9.3
Rangpur	17.2	26.3	8.7	-8.5	29.4	31.3	10.3	-19.1	27.7	30.5	10.0	-17.7
Sylhet	5.5	9.5	1.3	-4.2	23.5	11.8	5.2	-18.3	20.7	11.5	4.6	-16.1

Source: BBS HIES (various years).

Figure 2.5 District-level national poverty map (moderate poverty), 2022

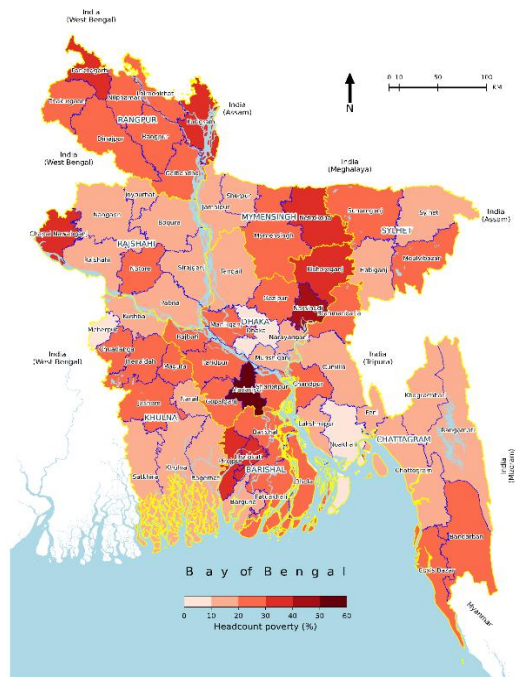
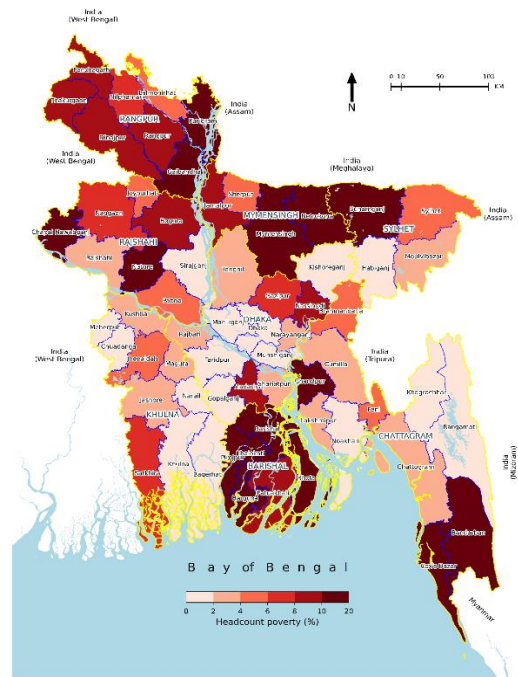


Figure 2.6 District-level national poverty map (extreme poverty), 2022



Source: Authors' estimation and illustration using HIES 2022.

Figure 2.7 Changes in moderate poverty between 2010 and 2016 (percentage points)

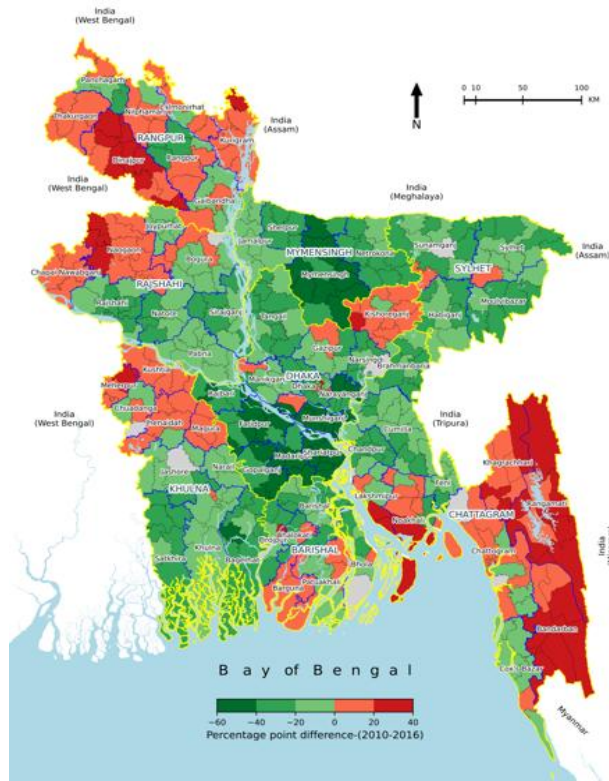
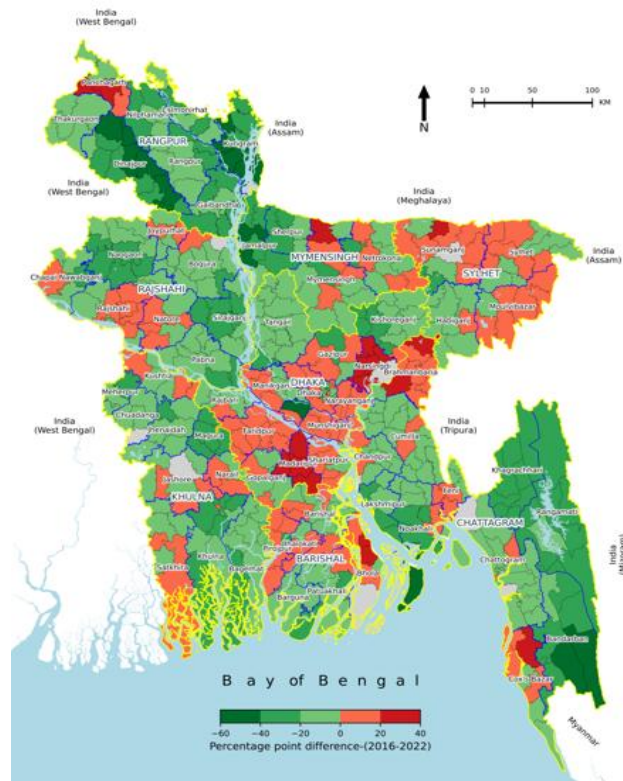


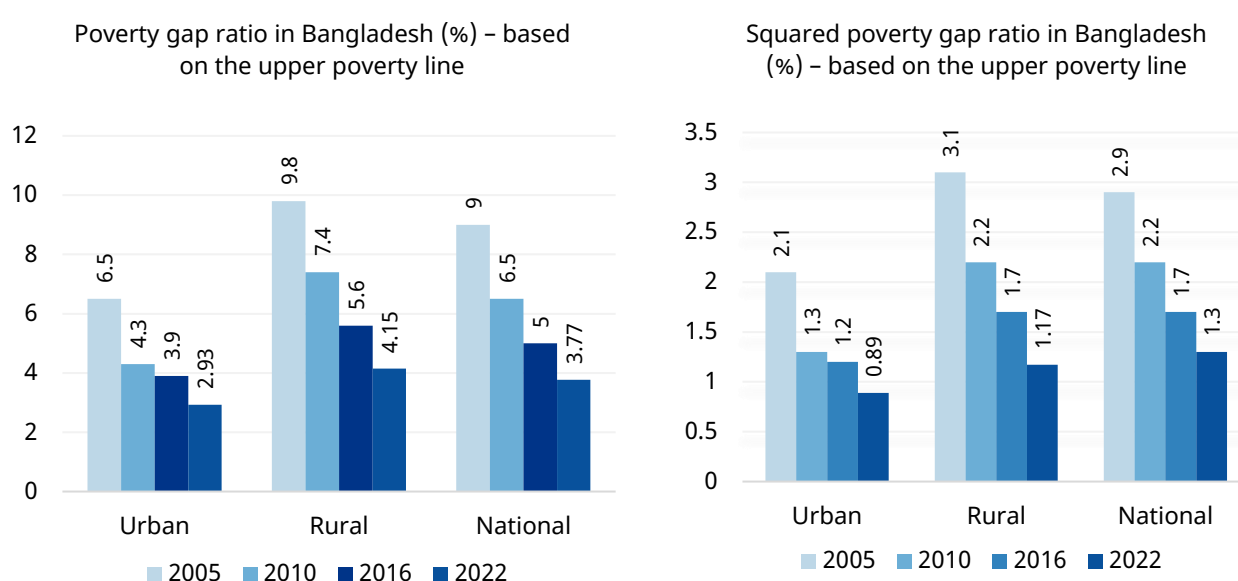
Figure 2.8 Changes in moderate poverty between 2016 and 2022 (percentage points)



Note: Areas shaded in green indicates that the poverty rate has declined (an improvement), while red indicates that it has increased (a worsening of poverty).

The headcount ratio does not account for the depth and severity of poverty, but the poverty gap ratio and squared poverty gap ratio can do so. The poverty gap ratio, which measures the depth of poverty by quantifying how far are the poor as a proportion of the poverty line income, fell from 6.5 per cent in 2010 to 3.8 percent in 2022. It dropped from 4.3 percent to 2.9 per cent in urban areas between 2010 and 2022. In comparison, it declined from 9.8 to 4.2 per cent in rural areas during the same time. The squared poverty gap ratio, which gives greater weight to those who are further below the poverty line, also declined nationally, from 2.2 per cent in 2010 to 1.3 per cent in 2022 (Figure 2.9).² The reduction was again more pronounced in rural areas. These findings suggest that poverty reduction in Bangladesh until 2022 involved not only a fall in the number of poor people, but also a narrowing of the average distance between poor households and the poverty line, particularly in rural areas.

Figure 2.9 Poverty gap and squared poverty gap trends by area, 2010–2022



Source: Presentation using Household Income and Expenditure Survey (HIES) various years, BBS.

Beyond those officially classified as poor, a large share of Bangladesh's population remains economically vulnerable, households whose incomes exceed the national upper poverty line but remain within 25 per cent of it, as defined by the National Social Security Strategy (NSSS). This group faces a high risk of falling back into poverty in the presence of even modest economic shocks.

- Nationally, nearly one-third of the total population (in 2022) falls within either poverty or vulnerability.

² The squared poverty gap ratio measures the severity of poverty by taking into account both the distance of poor individuals or households from the poverty line and the degree of inequality among the poor. Unlike the poverty gap ratio, which treats all poverty shortfalls proportionately, the squared poverty gap gives greater weight to those who are further below the poverty line. A decline in this measure therefore indicates that poverty has become less severe, especially for the poorest among the poor.

- In 2022, 28.5 per cent of urban residents, more than one in four, were either poor or vulnerable, down from 38.1 per cent in 2010.
- Rural areas recorded a sharper improvement, with the combined rate falling by 18.6 percentage points over the same period, from 55.0 per cent to 36.4 per cent.

While poverty and vulnerability incidences declined in both rural and urban areas during 2010 and 2022, trends in absolute numbers point to a growing urban challenge.

- The number of poor people living in urban areas increased from 7.4 million in 2010 to 7.9 million in 2022, an addition of around half a million people (Figure 2.10).
- The urban vulnerable population rose from 13.3 million to 15.3 million over the same period (Figure 2.11)
- By contrast, rural areas experienced a substantial reduction in poverty, with the number of rural poor falling from 34.2 million to 23.7 million.
- The rural poor and vulnerable population dropped significantly from 53.4 million in 2010 to 42 million in 2022. Nationally, 57.6 million individuals were classified as either poor or vulnerable in 2022.

The increase in urban poverty and vulnerability, despite the overall decline in national poverty rates, points to structural challenges in urban areas. Rapid rural-to-urban migration continues to reshape the poverty profile, as large numbers of people move to cities in search of better livelihoods.³ However, urban job creation has not kept pace with this influx, and rising living costs,

Figure 2.12 presents a more granular, district-level picture of poverty and vulnerability in 2022, revealing significant spatial variation across the country.

Figure 2.10 Poverty and vulnerability in Bangladesh (% of total population)

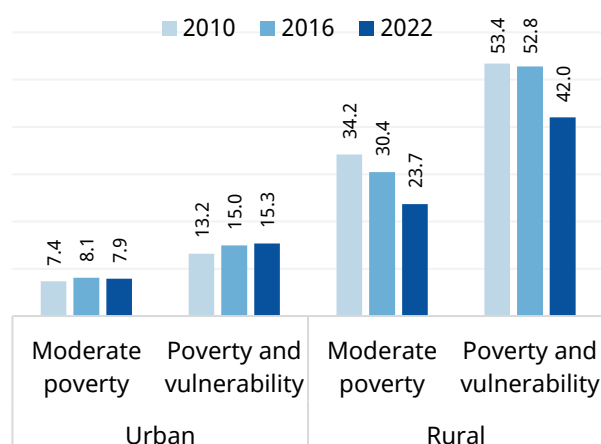
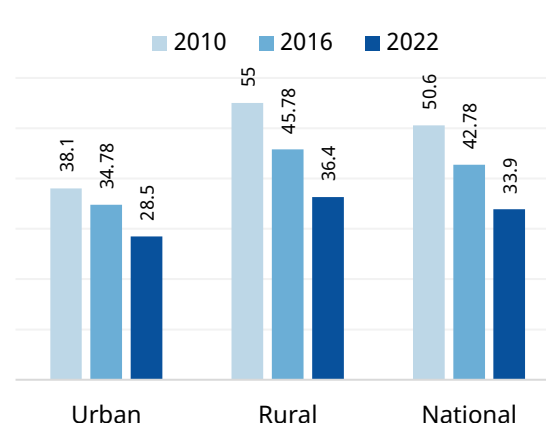


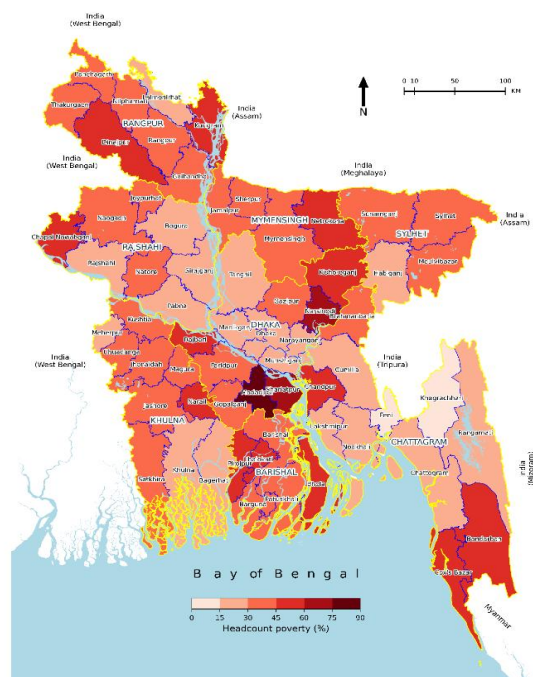
Figure 2.11 Number of poor and vulnerable in urban and rural areas (million)



Source: Authors' presentation using HIES various rounds, BBS.

³ In Dhaka, for example, around 80 per cent of household heads were not born in the city; nearly half migrated within the past decade, and almost one-quarter arrived in the five years preceding the 2016 survey (Rahman, 2016).

Figure 2.12 District-level poverty and vulnerability map, 2022



Source: Authors' estimation and illustration using HIES 2022, BBS.

2.3 Multidimensional poverty

Conventional poverty measures based on headcount ratios focus primarily on household income or consumption and can therefore overlook deprivations in other critical dimensions of well-being, including health, education, and living standards. Multidimensional poverty measures address this limitation by capturing a broader set of deprivations faced by households.⁴ In Bangladesh, the Multidimensional Poverty Index (MPI) is typically derived from the Multiple Indicator Cluster Survey (MICS), with the most recent round conducted in 2019. As a result, updated MPI estimates based on more recent data are not currently available. To address this gap, an indicative MPI has been constructed using data from the Household Income and Expenditure Survey (HIES).⁵

- Estimates based on HIES data indicate that 23.3 per cent of the population (Figure 2.13), approximately 41 million people, were multidimensionally poor in 2022, meaning that they were deprived in at least one-third of the weighted indicators used in MPI assessment.
- Between 2010 and 2022, multidimensional poverty declined markedly in both urban and rural areas, though the pace of reduction differed substantially. In urban areas, the

⁴ The Multidimensional Poverty (MP) index is constructed using 10 indicators across three dimensions: education (school attendance, years of schooling), health (nutrition, child mortality), and living standards (electricity, sanitation, drinking water, housing, cooking fuel, and asset ownership).

⁵ Given that the HIES does not include the health-related indicators required under the standard MPI framework, the estimation is necessarily based on nine indicators rather than the full set of 10 indicators.

multidimensional headcount rate fell from 30.8 per cent to 14.9 per cent (Figure 2.13), a decline of 15.9 percentage points. Rural areas experienced a sharper reduction, with poverty falling from 59.0 per cent to 28.3 per cents.

At the national level, the intensity of poverty, capturing the average proportion of deprivations faced by each multidimensionally poor individual, remained elevated at 49.4 per cent (Figure 2.14). This indicates that poor individuals were deprived, on average, in nearly half of the weighted indicators. Urban areas recorded a moderate improvement, with poverty intensity declining from 53.2 per cent in 2010 to 47.5 per cent in 2022, a reduction of 5.7 percentage points. Rural areas experienced a larger decline, from 59.2 per cent to 49.9 per cent over the same period, reflecting a faster easing of average deprivation among rural poor households.

The National Multidimensional Poverty Index (MPI), which integrates both the incidence of poverty and its intensity, is estimated at 0.119. This implies that multidimensionally poor people in Bangladesh account for 11.9 per cent of the total deprivations that would exist if the entire population were deprived across all indicators. The MPI remains substantially lower in urban areas (0.07) than in rural areas (0.14). Similar findings are reported in an analysis of MICS 2019 (GED, 2025), which estimates that multidimensional headcount poverty in the country was 24.1 per cent in 2019 with the incidence being substantially lower in urban areas (13.6 per cent) than in rural areas (27.0 per cent). Overall, the national Multidimensional Poverty Index (MPI) was estimated at 0.168, with urban and rural MPI values of 0.106 and 0.185, respectively.

Figure 2.13 Multidimensional headcount poverty rate (%), 2010-2022

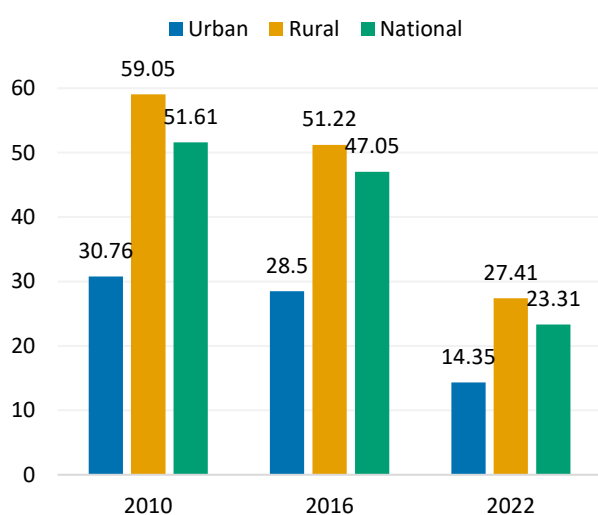
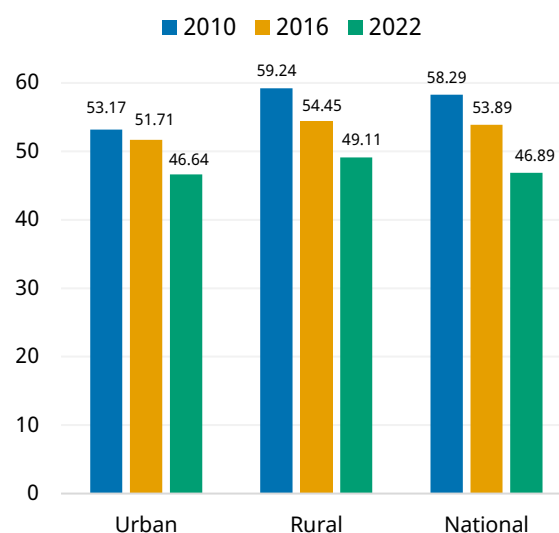


Figure 2.14 Intensity of multidimensional poverty (%)



Source: Razzaque et al. (2025), based on HIES data (various years).

2.4 Inequality

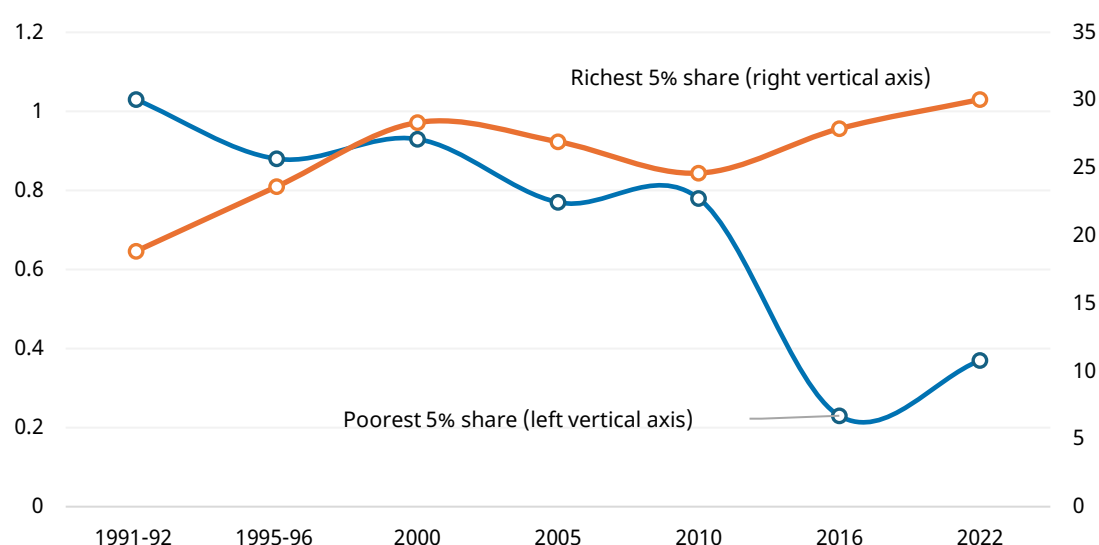
The pattern of income distribution in Bangladesh reveals that inequality has deepened over the past two decades, with the most pronounced changes observed in urban areas. HIES Data from successive rounds indicate a growing concentration of income among the richest households, while the share of income held by the poorest segments has declined.

- Over the past thirty years, the bottom 40 per cent of the population has seen their share of total income decline from 29.2 per cent in 1991–92 to just 12.4 per cent in 2022 (Razzaque et al, 2026).
- The middle 50 per cent has also seen a moderate decline, falling from 53.4 per cent to 47.4 per cent during the same period.
- In contrast, the top 10 per cent has more than doubled its income share from 17.4 per cent to 40.2 per cent.

The income share held by the top 5 per cent of the population increased from roughly 17 per cent in the 1990s to 30 per cent in 2022 (Figure 2.15). In contrast, the poorest 5 per cent saw their already limited share shrink from 1.03 per cent in the 1990s to just 0.23 per cent in 2016, with only a slight recovery to 0.37 per cent by 2022 (Figure 2.15).

Between 2005 and 2022, the income share of the richest 5 per cent of urban households surged from 22.8 per cent to 33.4 per cent, an increase of 10.6 percentage points. By contrast, the poorest 5 per cent of urban households saw their share decline by more than half, from 1 per cent to 0.48 per cent (Figure 2.16). In rural areas, the top 5 per cent experienced a rise in their income share from 20.4 per cent to 24.2 per cent, while the bottom 5 per cent saw their share fall from 1.2 per cent to 0.37 per cent (Figure 2.17).

Figure 2.15 Income share of poorest 5% and richest 5% households - national (% of rural total income)



Source: Authors' estimation based on HIES data (various years).

Figure 2.16 Share of richest and poorest 5% of households in urban areas (% of urban total income)

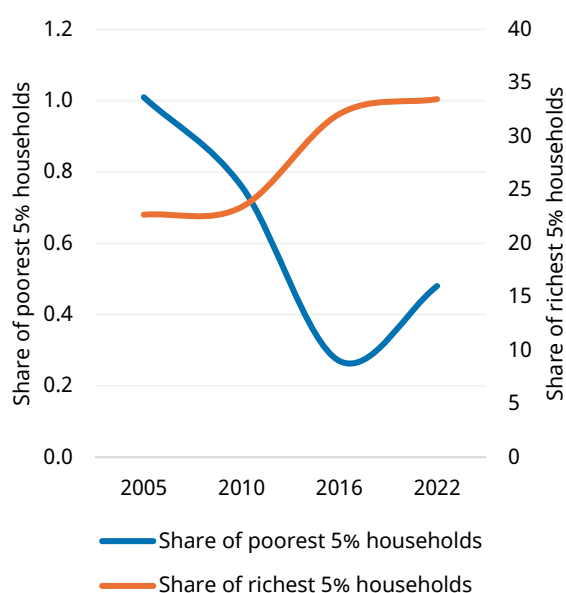
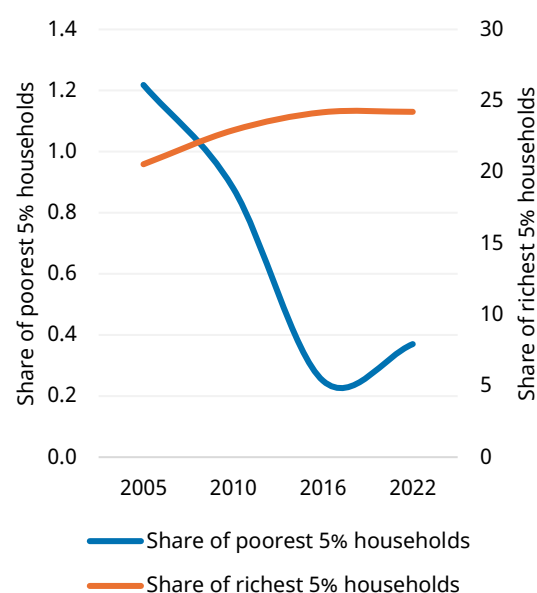


Figure 2.17 Share of richest and poorest 5% of households in rural areas (% of rural total income)



Source: Authors' estimation based on HIES data (various years).

The Gini coefficient⁶ for income, the most widely used measure of income inequality, shows a steady upward movement across survey rounds.

- The national income Gini increased from 0.458 in 2010 to 0.499 in 2022, with the steepest rise in urban areas, where it reached 0.54 in 2022, up from 0.46 in 2010. In rural areas, it increased modestly from 0.43 to 0.45 during the same period (Figure 2.18).
- Consumption inequality has followed a similar though less sharp trajectory, with the national consumption Gini remaining lower than the income Gini (Figure 2.19).

To complement the Gini measure, the Theil Index and the Palma Ratio provide additional insights into inequality dynamics. The Theil Index captures disparities across the entire distribution, while the Palma Ratio compares the income share of the richest 10 per cent of households to that of the poorest 40 per cent, providing a clear indication of concentration at the extremes. Both measures point to a steady widening of inequality over the past decade and a half.

- The Theil Index, after declining between 2005 and 2010, has remained broadly stable since 2016, indicating that while inequality has stopped accelerating, it remains elevated.

⁶ Gini index measures the extent to which the distribution of income (or, in some cases, consumption expenditure) among individuals or households within an economy deviates from a perfectly equal distribution. A Lorenz curve plots the cumulative percentages of total income received against the cumulative number of recipients, starting with the poorest individual or household. The Gini index measures the area between the Lorenz curve and a hypothetical line of absolute equality, expressed as a percentage of the maximum area under the line. Thus, a Gini index of 0 represents perfect equality, while an index of 1 implies perfect inequality.

- The Palma Ratio, however, shows a more consistent increase, rising from 2.62 in 2005 to 3.23 in 2022 (Figure 2.20), which implies that the top decile of households now earns more than three times the combined income of the bottom 40 per cent.

Figure 2.18 Income Gini in Bangladesh

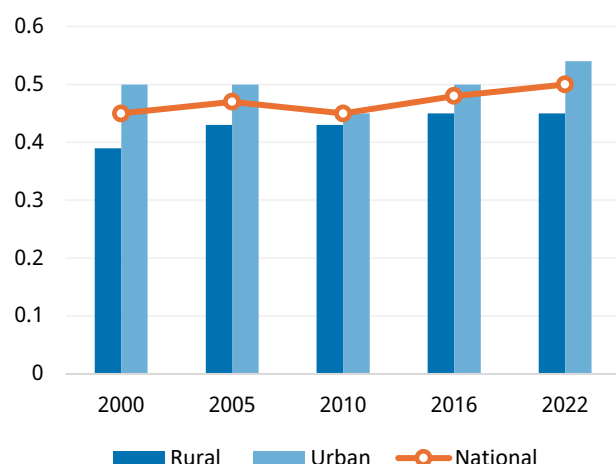
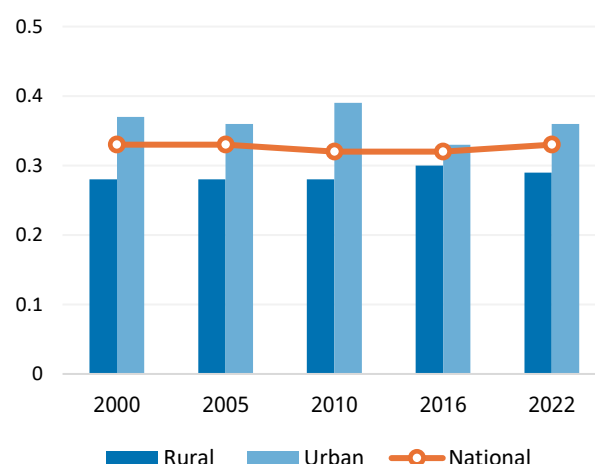
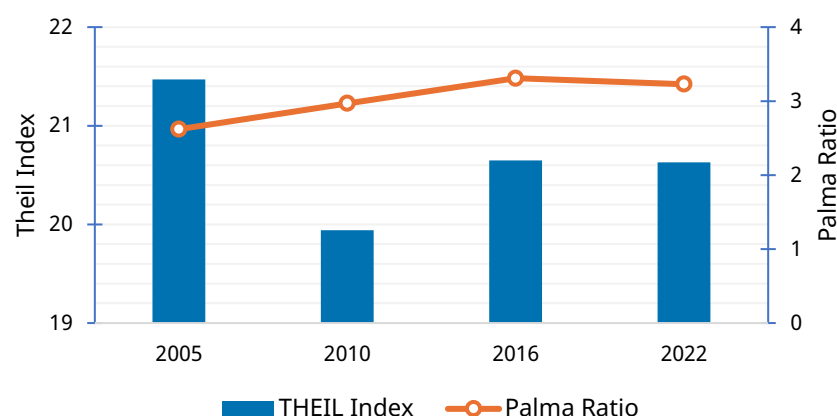


Figure 2.19 Consumption Gini in Bangladesh



Source: Authors' analysis based on HIES (various years), Bangladesh Bureau of Statistics (BBS).

Figure 2.20 Theil Index and Palma Ratio in Bangladesh 2005-2022



Source: Authors' presentation based on HIES (various years), BBS.

2.5 State of social protection in Bangladesh

Tackling poverty and vulnerability, while ensuring social resilience for all through a strengthened social protection system, was an expressed priority of the NSSS. Nevertheless, the support system has been constrained by a number of factors, impacting its effectiveness in addressing poverty and vulnerability.

2.5.1 Social protection spending in Bangladesh

The social protection allocation in absolute terms, increased from less than TK 150 billion in 2008-09 to reach TK 1,360.3 billion in 2024-25, before slightly declining to TK 1,167.3 billion in 2025-26

(Figure 2.21). The allocation in 2025-26 accounts for 14.8 per cent of the national budget and 1.9 per cent of GDP (Figure 2.22).

The current level of spending as a proportion of GDP falls significantly short of international standards. The ILO's World Social Protection Report 2024–26 shows that South Asian countries spend, on average, 3.8 per cent of GDP on social protection, while the corresponding figures for lower-middle-income and upper-middle-income countries are 4.2 per cent and 8.5 per cent, respectively. The same report estimates Bangladesh's social protection spending at just 0.9 per cent of GDP, in contrast to the significantly higher official estimate reported nationally. This discrepancy is attributable to the inclusion, in Bangladesh's official classification, of a large number of projects that may not be recognised internationally as social protection spending (Taskforce Report, 202).

Figure 2.21 Spending on social security (crore TK)

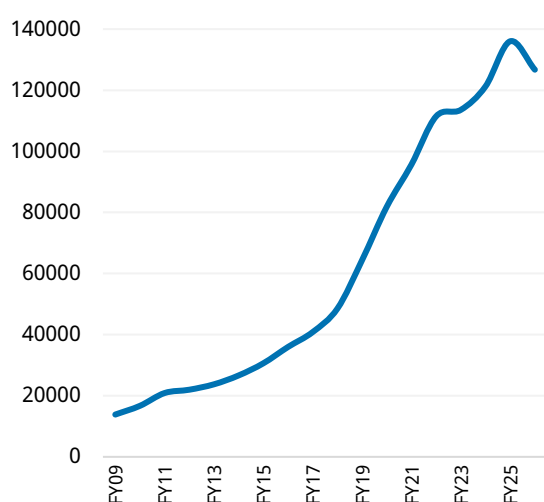
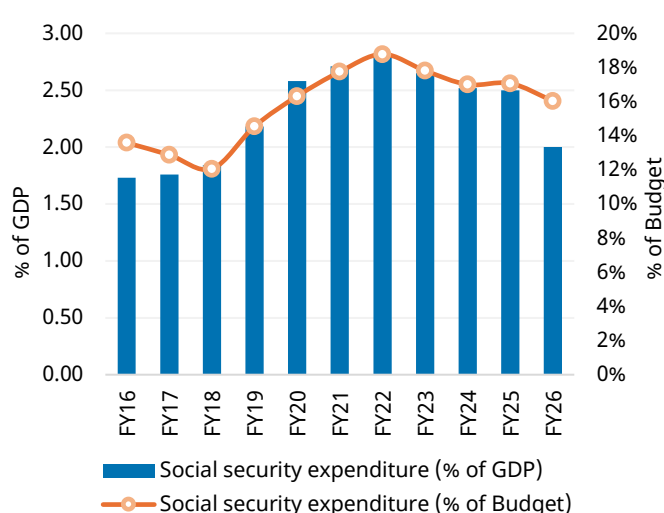


Figure 2.22 Social security expenditure (% of GDP and government budget)



Source: Based on data from the Ministry of Finance and Bangladesh Bureau of Statistics (BBS).

Note: Data are based on the revised budget. Proposed budget data are used for FY26. Revised GDP estimates for the base year FY16 are used to calculate the share of SSPs in GDP.

The relatively low funding for social protection in Bangladesh also reflects the country's limited fiscal space, as indicated by a revenue-to-GDP ratio of around 7 per cent, among the lowest in the world. The constraint is further compounded by the near-total reliance of the social protection budget on tax financing, in the absence of any significant contributory schemes.

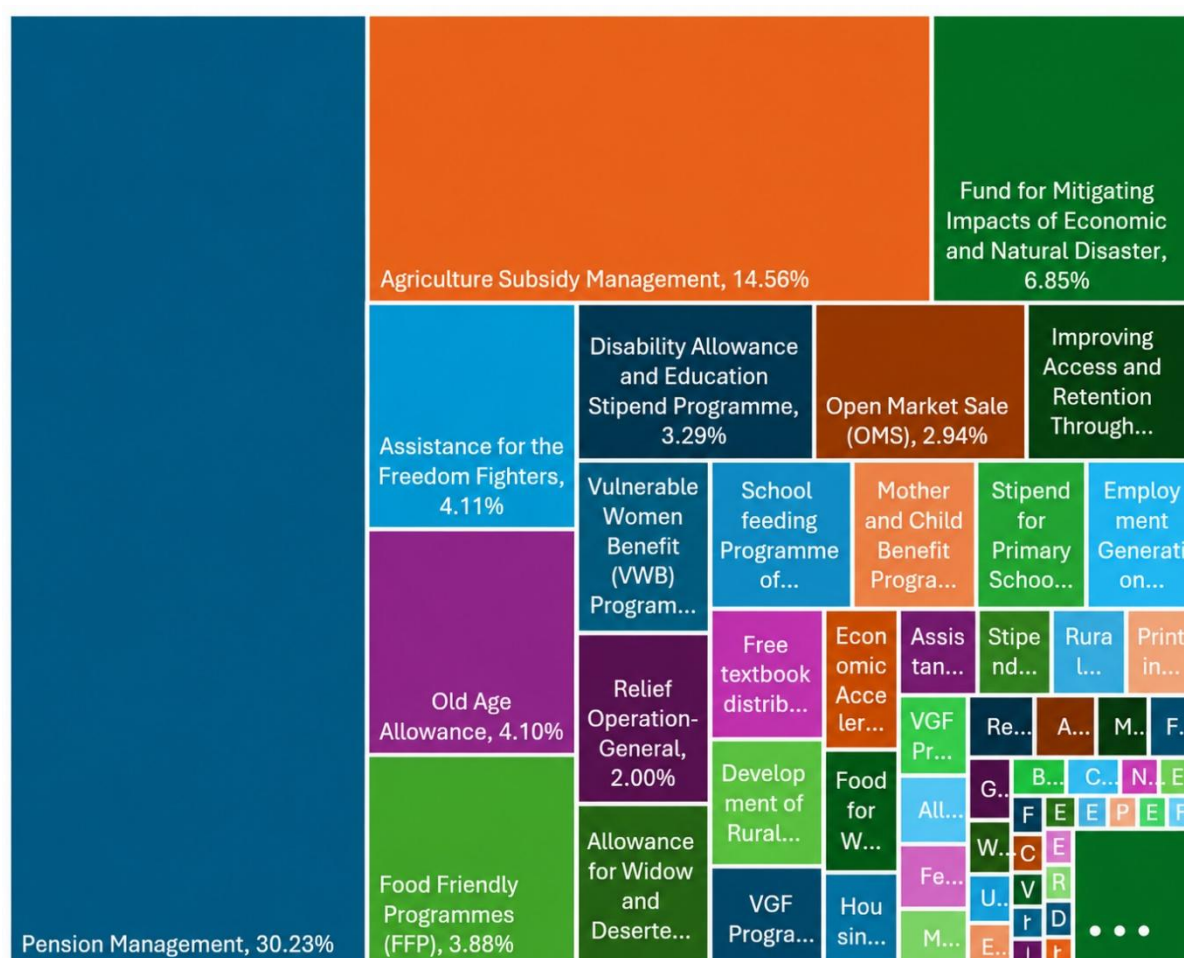
A defining feature of Bangladesh's social protection system is that a relatively small budget is spread across a large number of programmes. In FY26, the system included 95 programmes administered by more than 30 ministries, divisions and departments, down from 140 schemes in the previous year. This reduction reflects several developments, including the discontinuation of programmes that had already been scheduled for closure and had recorded little or no spending in recent years, the merging of some programmes to streamline accounting, and broader efforts toward programme harmonisation and consolidation. Even after this reduction, however, the

system remains highly fragmented, with many small programmes operating with limited resources and limited capacity to provide meaningful protection.

- Pension payments for government employees and their families is the largest social protection programme, taking up 30 per cent of total social protection spending. Along with this, the top five programmes together account for 60 per cent of total allocation, while the top ten together absorb almost three-quarters of all social protection spending in the country.
- The top twenty schemes combined make up nearly 89 per cent of the entire social protection budget.
- At the other end of the distribution, the smallest fifty programmes together receive only about 2 per cent of the allocation.

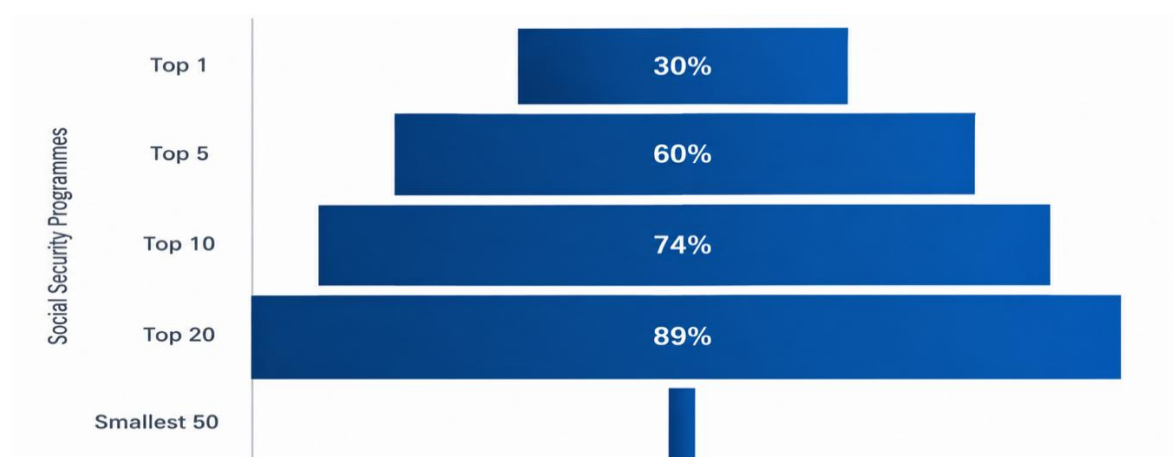
This high level of concentration means that resources are tied up in a handful of schemes, leaving a large number of other programmes with very limited space, which in practice reduces their capacity to expand coverage or improve benefit levels across the wider social protection system.

Figure 2.23 Distribution of SP programs by size (in % of total SP budget)



Source: Based on data from the Finance Division of the Ministry of Finance.

Figure 2.24 Budget share of social protection programmes (in % of total social protection budget)



Source: Authors' presentation using the data from Social Security Budget Report 2025-26, FD, MoF.

The NSSS aimed to establish a social protection system that would move beyond largely ad hoc interventions towards a lifecycle-based approach, while also recognising the need to respond to natural disasters, economic crises and other wider shocks commonly regarded as covariate risks. Viewed through this lens, the FY26 social security budget allocation shows that:

- about 43 per cent of total social security spending is allocated to programmes addressing covariate risks and supporting persons with disabilities;
- programmes for older persons account for nearly 40 per cent of total social protection expenditure, reflecting the wide coverage of old-age allowances and pension schemes for government employees;
- interventions for school-aged children account for about 9 per cent of total spending;
- schemes for working-age individuals constitute 7.2 per cent of total spending;
- pregnancy and early childhood programmes receive just over 2 per cent of total social protection expenditure.

Table 2.2 Lifecycle-based allocation of social security budget, 2025-26

Lifecycle stages	No. of programme	Budget (billion TK)	% of total social protection allocation
Pregnancy and early childhood	4	24.7	2.1%
School-aged children	9	97.9	8.4%
Working age	23	84.0	7.2%
Elderly	7	461.7	39.6%
Covariate shocks	52	1160.6	42.7%
Total	95	1167.3	100.0%

Source: Based on the data from the Finance Division of the Ministry of Finance.

2.5.2 Coverage of social protection

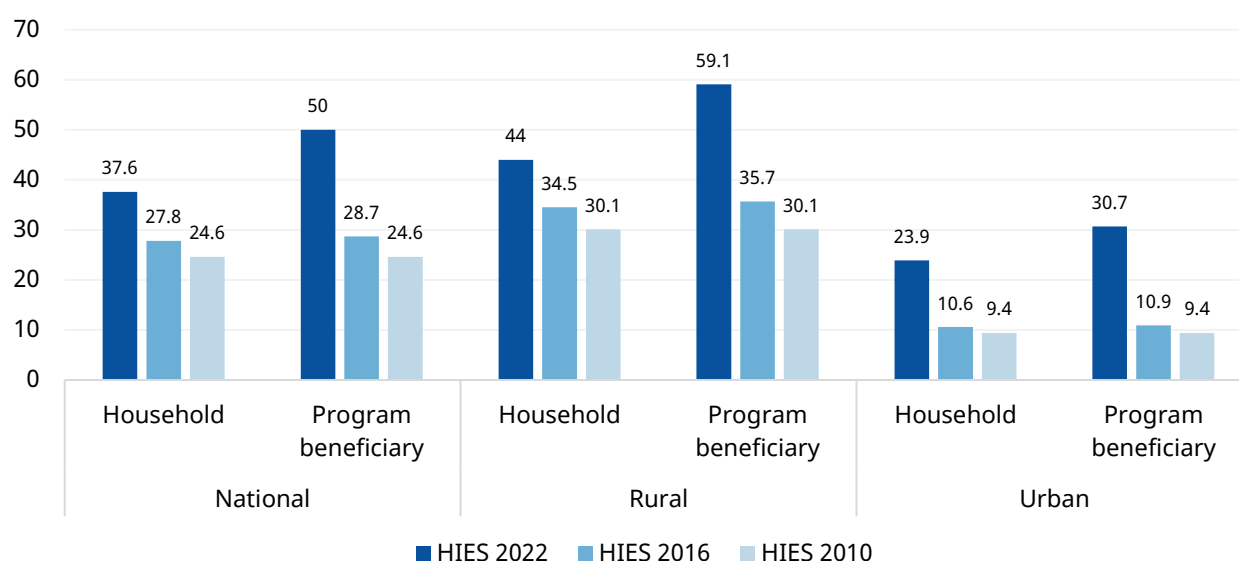
Information on the total number of unique beneficiaries of social protection programmes is difficult to derive directly from the social security budget, as beneficiary counts are reported using different metrics across programmes—such as person-months, unique individuals, or other measures. Nonetheless, data from the Finance Division indicate that 39.1 million unique beneficiaries were covered under 24 cash-based social protection programmes. Among these, the primary school stipend programme has the largest coverage, reaching approximately 11.6 million beneficiaries, followed by the harmonised stipend programme for secondary and higher secondary education (6.9 million), the old-age allowance (6.1 million), disability allowance and disability stipend programmes combined (3.5 million), the widow allowance (2.9 million), and stipends for technical and madrasa education (2.1 million). Beyond cash-based interventions, several non-cash social protection programmes also reach a large number of beneficiaries. Vulnerable Group Feeding covers about 17.6 million individuals, while Open Market Sales and the Food Friendly Programme reach approximately 12.2 million and 5.3 million beneficiaries, respectively.

The Household Income and Expenditure Survey (HIES) provides detailed information on household and beneficiary coverage under social protection programmes in Bangladesh.⁷ According to HIES 2022, more than 37 per cent of households benefit from at least one social protection programme, marking a substantial increase from 27.8 per cent in 2016 (Figure 2.25). These beneficiary households account for around half of the country's total population. Coverage is notably higher in rural areas, where 44 per cent of households, representing nearly 60 per cent of the rural population, receive support from at least one social protection programme. In contrast, urban coverage remains disproportionately low, with only 24 per cent of urban households benefiting from such programmes.

Stipend programmes account for the largest share of beneficiaries, yet the benefits provided are typically modest. Moreover, many schemes do not prioritise poverty or vulnerability as core eligibility criteria, leading to a substantial share of resources being directed to non-poor households. When stipend programmes and other schemes that do not directly or indirectly target poor or vulnerable groups, such as allowances for freedom fighters and pensions for retired government employees, are excluded, effective coverage declines sharply. Under this narrower definition, HIES 2022 data show that only 24.8 per cent of households benefit from at least one social protection scheme, with coverage falling to just 14 per cent in urban areas compared to about 30 per cent in rural areas.

⁷ There are however certain limitations of HIES data, as they cannot capture information on all the programmes.

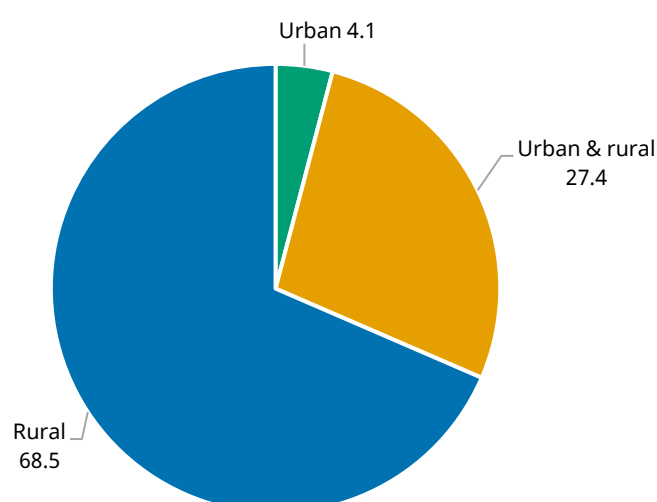
Figure 2.25 Percentage distribution of households and beneficiaries



Source: Authors' calculation using the data from the Household Income and Expenditure Survey, various rounds, Bangladesh Bureau of Statistics (BBS).

The predominance of rural coverage is also evident in the allocation of the social protection budget. In FY2024–25, out of more than 100 social protection programmes, only 23 were exclusively targeted at urban populations, together accounting for just 4.1 per cent of total social protection spending, despite the growing size of the urban poor population (Figure 2.26). In contrast, around 50 rural-focused programmes absorb 27.4 per cent of total social protection expenditure. A further 70 programmes target both urban and rural beneficiaries and together account for more than two-thirds of the social protection budget.

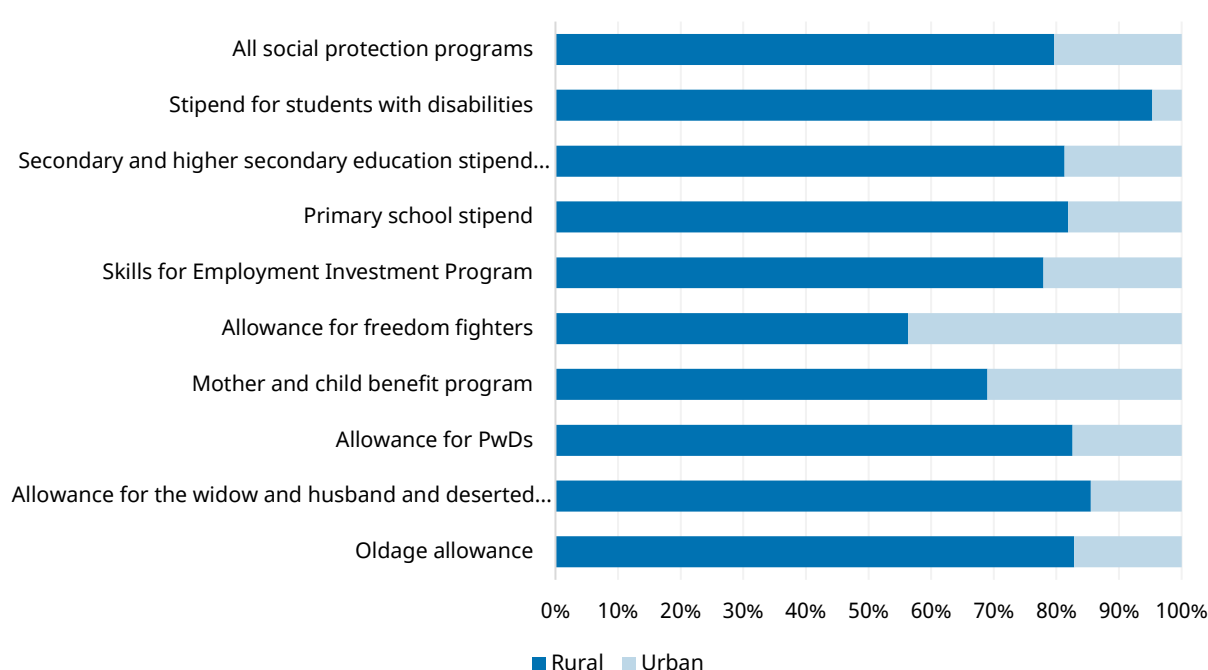
Figure 2.26 Distribution of social protection programmes by urban and rural areas (%)



Source: Razzaque et al. (2025) based on Social Protection Budget Report 2024-25, Ministry of Finance (MoF).

Evidence from HIES 2022 reinforces this imbalance, showing that only about one in five social protection beneficiaries, i.e., roughly 20 per cent, reside in urban areas (Figure 2.27). Even within major schemes that are formally designed to cover both urban and rural populations, urban participation remains limited. Under the old-age allowance scheme, only 17 per cent of beneficiaries are urban residents. The widow allowance programme covers just 15 per cent urban beneficiaries and is not implemented in city corporation areas. Similarly, the Allowance for Persons with Disabilities includes only 17 per cent urban recipients. Urban coverage under the primary school stipend programme stands at 18 per cent, while the stipend for students with disabilities is particularly low at just 5 per cent. The secondary and higher secondary stipend programme shows a marginally higher urban share, at 19 per cent.

Figure 2.27 Urban-rural social protection coverage (% of total), 2022



Source: Razzaque et al. (2025) based on Social Protection Budget Report 2024-25, Ministry of Finance (MoF).

2.5.3 Beneficiaries of social protection and systematic exclusion

Although the National Social Security Strategy (NSSS) recognises poverty reduction, vulnerability mitigation and protection against economic shocks as central objectives of social protection, a salient feature of Bangladesh's system has been the absence of a major large-scale intervention targeted directly at poor and vulnerable households. Until the introduction of the Family Card on a pilot basis in March 2026, most major schemes operated through categorical or programme-specific eligibility criteria rather than a household-level poverty-targeting mechanism. This has weakened the system's effectiveness in reaching those most in need. Evidence from HIES 2022 reveals a significant mismatch between stated policy goals and actual beneficiary coverage as follows.

- Among households receiving at least one social protection benefit, only 6.6 per cent were extremely poor, 13.5 per cent were moderately poor, and 17.1 per cent were vulnerable, while nearly two-thirds (62.8 per cent) were neither poor nor vulnerable (Figure 2.28).
- In urban areas, only 4.9 per cent of beneficiary households were extremely poor, 12 per cent were moderately poor, and 16.2 per cent were vulnerable, whereas about 62 per cent were neither poor nor vulnerable.
- Rural areas also display a similar pattern, with 7.1 per cent of beneficiary households classified as extremely poor, 13.9 per cent as moderately poor, and 17.3 per cent as vulnerable, while 61.8 per cent fell outside poverty and vulnerability (Figure 2.29).

Figure 2.28 Households with any social protection coverage, by poverty status (%), 2022

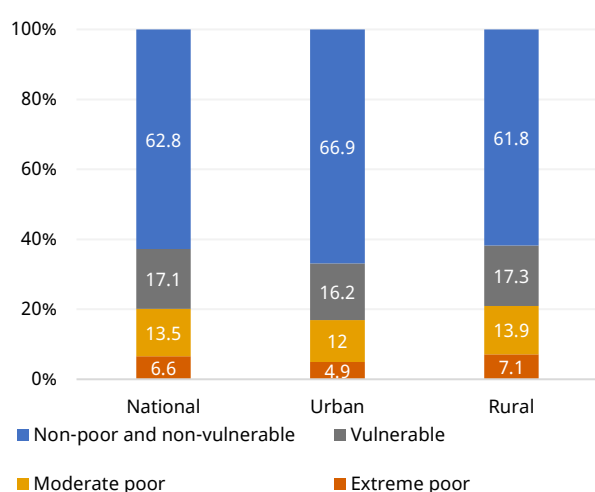
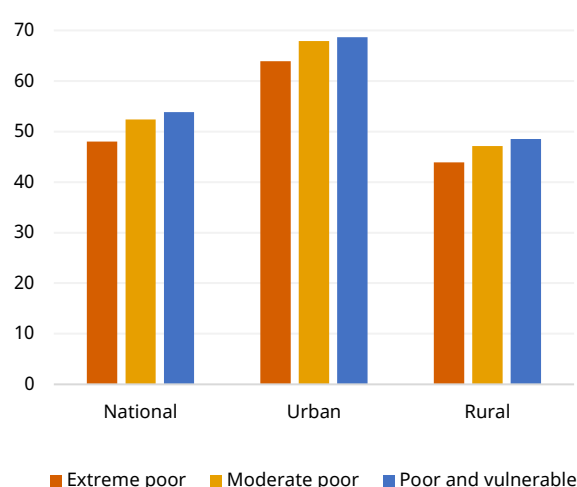


Figure 2.29 Poor and vulnerable households not covered by any social protection schemes (%)



Source: Authors' analysis using HIES 2022 data.

HIES 2022 data show that nearly half (48 per cent) of extremely poor households nationwide receive no social protection support (Figure 24). Exclusion rates are particularly high in urban areas, where 63.9 per cent of extremely poor households are left uncovered, compared to 43.9 per cent in rural areas. Among moderately poor households, more than two-thirds in urban areas receive no assistance, versus 47 per cent in rural areas. Urban vulnerable households face the highest exclusion, with 68.6 per cent receiving no social protection benefits, compared to 48.5 per cent among their rural counterparts.

The mismatch between the stated objectives of social protection and actual beneficiary coverage is driven by two related but distinct problems. The first is the persistence of inclusion errors, whereby a substantial share of social protection beneficiaries are ineligible or should not have been included in the programme in the first place. This reduces the poverty-reducing effect of public spending because scarce resources are spread across many recipients who may not require income support.

The second, and more structural, problem is that many major social protection programmes do not use household poverty or vulnerability status as the primary basis for beneficiary selection. Eligibility is often determined by categorical criteria such as age, widowhood, disability, school

enrolment, pregnancy or occupational status. While these categories are important from a lifecycle and social-risk perspective, they are not necessarily poverty-targeted unless they are combined with clear household welfare criteria. As a result, an elderly person, widow, student, person with disability or pregnant woman may qualify for support even when their household is not poor or vulnerable, while a poor household without a member meeting the relevant categorical criterion may remain excluded.

This reveals a deeper tension in the design of Bangladesh's social protection system. The NSSS repeatedly emphasises the need to reach poor and vulnerable households, yet many programmes operate primarily as categorical or group-based interventions rather than poverty-targeted transfers. In the absence of a large-scale household poverty-targeting mechanism, the system has limited capacity to identify and prioritise those most exposed to deprivation, income shocks and welfare reversals. Consequently, social protection coverage may appear broad in administrative terms, but its effective reach among the poorest and most vulnerable remains constrained. This is one of the principal reasons why the system's observed impact on poverty reduction is modest despite the existence of a large number of programmes.

In this context, the Family Card represents an important recent development in Bangladesh's social protection architecture. It seeks to address a critical gap by introducing a household-based poverty-targeted transfer, with beneficiary selection linked to household-level socioeconomic information and Proxy Means Test scoring rather than eligibility being determined solely by a particular lifecycle or categorical status. This makes the initiative significant not only because of its proposed scale, but also because it moves the system closer to a poverty-focused instrument in which household welfare conditions are central to beneficiary identification.

However, the Family Card should be considered with appropriate caution in this review. Although a pilot was undertaken during March-April 2026, its large-scale implementation lies beyond the NSSS implementation period assessed here. It would therefore be premature to assess its targeting performance, delivery effectiveness, integration with other schemes, or longer-term fiscal sustainability. Its eventual effectiveness will depend on the quality and regular updating of household information, the integrity of beneficiary selection, its interaction with existing lifecycle and categorical programmes, integration with the emerging Dynamic Social Registry, and the availability of sustained fiscal resources.

2.5.4 Social protection benefits

Social protection benefits in Bangladesh remain low relative to income levels and are irregularly adjusted for inflation, resulting in a gradual erosion of their real value over time. Regular monthly cash transfers under major programmes are modest, typically amounting to only about 2–4 per cent of per capita GNI. For example, the Old-age Allowance and the Allowance for Widowed, Deserted, and Destitute Women provide Tk. 650 per month, equivalent to just 2.3 per cent of per capita GNI. Allowances for persons with disabilities range from Tk. 900 to Tk. 1,300 per month, corresponding to about 3.2–4.6 per cent of per capita GNI, while the Mother and Child Benefit Programme provides Tk. 850 per month, or roughly 3 per cent of per capita GNI.

Primary school stipends range from Tk. 100 to Tk. 200 per student per month, translating into between 0.35 and 0.7 per cent of per capita GNI, while benefits under the harmonised stipend

programme for secondary and higher secondary students range to 0.7–1.7 per cent of per capita GNI. Although public works and food-based programmes provide relatively higher short-term support, their duration is limited. Under the Employment Generation Programme for the Poorest, beneficiaries receive Tk. 400 per day for 80 days during the lean season, amounting to about 9.4 per cent of per capita GNI on a monthly equivalent basis. Similarly, food-based programmes such as Vulnerable Group Feeding and the Vulnerable Women Benefit programme provide in-kind transfers equivalent to roughly 0.6–1.8 per cent and about 4.2 per cent of per capita GNI, respectively.

Estimates suggest that monthly benefits from key programmes, such as the Old-age Allowance (OAA) and Widow Allowance (WA), amount to just 14 per cent of the national poverty line income per person, while the Allowance for Persons with Disabilities is slightly higher at 22 per cent (RAPID, 2024).⁸ The limited adequacy of these benefits is further compounded by the absence of systematic inflation indexation for most programmes, which steadily reduces their purchasing power over time. As a result, despite relatively wide coverage, the current level and real value of transfers remain insufficient to effectively protect beneficiaries from poverty and vulnerability.

Table 2.3 Benefits of major SSP programmes in Bangladesh

Programme	Programme benefit	Nature of the transfer	Allowance as % of corresponding per capita GNI
Old-age allowance	Tk. 650 per month	Regular, monthly	2.3%
Allowance for widow, husband deserted and destitute women	Tk. 650 per month	Regular, monthly	2.3%
Allowances for persons with disability	Tk. 900-1300 per month	Regular, monthly	3.2%-4.6%
Primary school stipends	Tk. 100-200 per student per month	Regular, monthly	20.4%-0.7%
Harmonized stipend programme	Tk. 200-400 per student per month	Regular, monthly	0.7%-1.7%
Mother and child benefit program (MCBP)	Tk. 850 per month	Regular, monthly	3%
Employment generation programme for the poorest (EGPP)	TK 400 for 7 hours work per day (for 80 days in a year)	Short period (lean period)	9.4%
Vulnerable group feeding (VGF)	10-30 Kg of food grain per month (for 2-5 months)	Short period (lean period)	0.6%-1.8%%
Vulnerable women benefit (VWB)	30 Kg of food grain per month (for 2 years)	Regular, monthly for 2 years	4.2%
Underprivileged people's livelihood development programme	Tk. 600-1200 per month	Regular, monthly	2.1%-4.2%

Source: Authors' estimation.

Note: 1) Employment Generation Program for the Poor (EGPP), Vulnerable Group Feeding (VGF) are programs that are run for a short period (mostly during the lean season or after a natural disaster has taken place). 2) The price of per Kg rice/wheat is considered TK 40. The cost for training on alternative income generating activities are not considered VWB scheme.

⁸ Between FY10 and FY24, the real values of the OAA and WA declined to BDT 77.6 and BDT 71.2, respectively (normalised at BDT 100), as irregular inflation adjustments failed to offset rising costs, rendering these benefits too low to have a meaningful impact (RAPID, 2024).

2.5.5 Targeting errors in social protection programmes

Targeting errors constitute a major weakness in Bangladesh’s social protection system. These take two main forms: exclusion errors, where eligible individuals or households are left out of social protection programmes (also referred to as coverage inefficiency), and inclusion errors, where benefits are provided to those who are not eligible (targeting inefficiency) (Razzaque & Rahman, 2019). Limited resources for social protection often make beneficiary selection a subjective process, compromising the effective distribution of transfers to those in need. The lack of sufficient resources prevents the inclusion of all eligible individuals, leading to significant exclusion errors. Additionally, political influence and corruption in the selection process frequently cause inclusion errors, allowing ineligible individuals to receive benefits. These inaccuracies contribute to social inequities, as both inclusion and exclusion errors remain widespread. At the local level, the complexity of eligibility criteria—such as income, land ownership, and age—further complicates the process, often resulting in the unintended omission or inclusion of individuals.

A key challenge in assessing targeting errors is determining whether to base eligibility on poverty and vulnerability levels or adhere to programme-specific criteria. The NSSS clearly sets poverty reduction and vulnerability mitigation as key objectives of social protection programmes, but many schemes still rely on categorical or individual criteria. For instance, the Old Age Allowance (OAA), Widow Allowance (WA), and Mother and Child Benefit Programme (MCBP) determine eligibility by age, sex, marital status, or individual income, without considering the broader welfare status of the household. This often allows relatively better-off households to enter the programmes, while poor families remain excluded because they do not match the specific categories. Similarly, a large proportion of beneficiaries are drawn from school stipend schemes or allowances for freedom fighters, which do not take poverty or vulnerability into account at all. The absence of robust income support measures, such as cash transfers or employment guarantees tailored for households below the poverty line, creates a critical gap in addressing both moderate and extreme poverty. The result is that the system spends substantial resources on groups that are not always poor and vulnerable.

To capture the scale of these challenges, targeting errors can be considered in three ways: (i) by poverty and vulnerability status, (ii) by programme-specific eligibility criteria, and (iii) by a broader vulnerability scorecard that combines indicators such as income, asset ownership, housing, land, and household’s socio-economic status. The first two approaches are straightforward and show whether households qualify on the basis of poverty and vulnerability or according to programme-specific rules, while the vulnerability scorecard method provides a more nuanced view of vulnerability by considering multiple dimensions at once.⁹

⁹ Stipend programmes, government service pension, and allowances for freedom fighters were excluded from these exercises since they do not apply income or poverty criteria.

Targeting errors based on poverty and vulnerability criteria

Figure 2.30 presents the estimated exclusion and inclusion errors based on poverty and vulnerability criteria. Exclusion errors were already high at 72.6 per cent in 2010 and increased further to 84.8 per cent in 2016 before declining to 67.1 per cent by 2022. This means that more than two-third of eligible poor and vulnerable families are not covered under the existing social protection programmes. The recent coverage expansion of flagship social protection programmes, such as old age allowance, widow allowance, allowance for PwDs, mother and child benefit programme, helped reaching the eligible beneficiaries, thus reducing the exclusions. The exclusion errors in rural areas stood at 62.4 per cent in 2022. Urban areas consistently exhibit higher exclusion errors compared to rural areas, reaching as high as 90.1 per cent in 2016 and remaining at 79.9 per cent in 2022. This pattern highlights persistent challenges in urban beneficiary identification and enrolment.

Meanwhile, inclusion errors have increased markedly over time, meaning that non-poor and non-vulnerable people are receiving social protection benefits. At the national level, the share of inclusion errors rose from 41.75 percent in 2010 to nearly 60 percent in 2022, suggesting that roughly six out of every ten beneficiary households are neither poor nor vulnerable. This figure would be even higher if pension schemes, freedom fighter allowances, and stipend programmes—none of which rely on poverty or vulnerability criteria for eligibility—were included in the assessment. Inclusion errors are consistently more pronounced in urban areas than in rural settings, reflecting greater challenges in accurately identifying eligible beneficiaries. By 2022, inclusion errors reached 63.7 percent in urban areas, compared with 59.2 percent in rural areas, underscoring persistent targeting inefficiencies, particularly in urban contexts.

Figure 2.30 Targeting error based on poverty and vulnerability criteria (%)



Source: Authors' estimation based on HIES data (2010, 2016, and 2022), Bangladesh Bureau of Statistics (BBS).

Targeting errors based on programme-specific criteria

Using programme-specific eligibility criteria and HIES 2022 data (Table 2.4), targeting errors can be estimated for major social protection schemes. These estimates, however, should be interpreted with great caution. While the HIES is nationally representative and provides robust estimates at the divisional level, the number of observed beneficiaries for certain individual social protection programmes becomes relatively small once the analysis is disaggregated by programme, region and eligibility characteristics. As a result, estimates for some schemes may be sensitive to sample size limitations.

Among the major schemes, the Old Age Allowance (OAA) shows comparatively stronger targeting outcomes, with a national exclusion error of 25 per cent, though this is notably higher in urban areas (34.7 per cent) than in rural areas (22.7 per cent). Inclusion errors under OAA remain relatively low at around 16 percent nationally, reflecting, in part, the programme's expanded coverage in recent years. In contrast, other programmes exhibit significant inefficiencies. The Widow Allowance (WA) records exceptionally high exclusion errors nationwide (84.8 per cent), particularly in urban areas (90.1 per cent), alongside a national inclusion error of 26.5 percent, driven mainly by higher inclusion in rural areas. The Mother and Child Benefit Programme (MCBP) also shows an exclusion error at the national level (98.9 per cent) and very high inclusion errors (64.2 per cent). Similarly, the Disability Allowance (DA) continues to experience substantial mistargeting.

Table 2.4 Programme-specific targeting errors by region, 2022 (%)

Programmes and specific criteria	Inclusion error (%)			Exclusion error (%)		
	National	Rural	Urban	National	Rural	Urban
Old age allowance: Minimum age (male 65 years, female 62 years) and annual personal income below Tk. 10,000	16.28	16.21	16.90	25.03	22.66	34.73
Widow allowance: Widow/deserted by husband/destitute, annual individual income less than Tk. 15,000	26.47	27.62	19.84	84.8	83.7	90.1
Disability allowance: Severe disability and annual income of beneficiary (less than 36,000) ¹⁰	56.07	55.77	57.52	75.49	73.42	82.3
Mother and child benefit programme (MCBP): Age (20-35) and income criteria (up to Tk 8,000 for rural areas; and up to Tk 12,000 for urban areas)	64.18	64.76	62.87	98.88	98.97	98.8
Vulnerable Group Feeding (VGF): Moderate poor and landless/ a maximum of 0.15 acre of land	80.65	78.54	90.29	97.69	97.11	99.24

¹⁰ The government has universalised the Disability Allowance for all persons with disabilities. If all level of disabilities (mild, moderate, and severe) is considered, exclusion errors will be much higher.

Secondary and higher secondary education stipend programme: Class 6 to 12 students from poor and vulnerable households	70.98	70.73	72.05	87.06	85.74	90.9
Open Market Sales (OMS): Poor and vulnerable	66.35	67.38	62.47	98.51	98.45	98.69

Source: Authors' estimation based on HIES data (2022), BBS.

2.5.6 Poverty impact of social protection programmes

Given the characteristic features of Bangladesh's social protection system, the poverty impact of such benefits is likely to be small. This is because the overall resource envelope remains limited, benefit amounts are generally low, and transfers are spread across a large number of programmes. Many regular allowances provide only modest support relative to household needs and poverty-line income, while their real value is further weakened when inflation remains high and adjustments are irregular. The impact is also constrained by weak alignment between programme coverage and poverty status. A large share of poor and vulnerable households remains outside the system, particularly in urban areas, while many beneficiaries are neither poor nor vulnerable. This reflects both inclusion errors and the fact that many programmes rely on categorical criteria such as age, widowhood, disability, studentship or pregnancy rather than household poverty and vulnerability. Considering all this, the capacity of social protection support to reduce measured poverty remains limited.

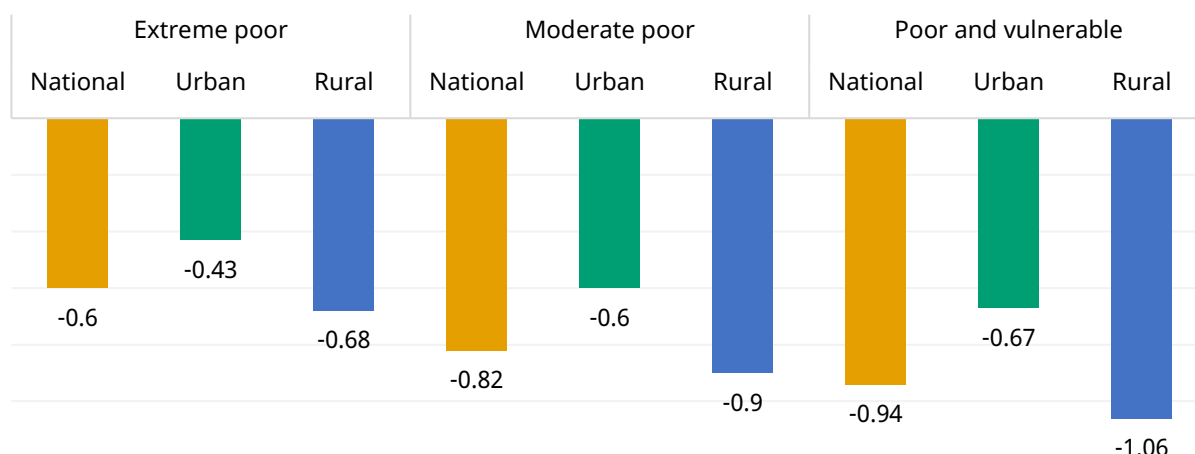
This is confirmed by a microsimulation exercise using HIES 2022 data, which provides information on social protection coverage, household expenditure, and income-related welfare indicators. To estimate the contribution of social protection transfers to poverty and vulnerability reduction, monthly transfer amounts were deducted from household per capita consumption expenditure to construct a counterfactual scenario in which households did not receive social protection benefits. The exercise assumes a marginal propensity to consume of one, meaning that the full value of the transfer is treated as contributing to household consumption. Poverty and vulnerability rates were then recalculated under this counterfactual scenario and compared with the observed rates in HIES 2022.

The results show that social protection transfers reduced national moderate poverty by only 0.8 percentage points and extreme poverty by 0.6 percentage points in 2022 (Figure 2.31). The effect was particularly limited in urban areas, where moderate poverty declined by 0.5 percentage points and extreme poverty by 0.43 percentage points. In absolute terms, this implies that social protection transfers lifted about 0.3 million urban residents out of moderate poverty and 0.25 million out of extreme poverty. Urban vulnerability also declined, but only by 0.67 percentage points, equivalent to roughly half a million people moving above the vulnerability threshold.

The impact was somewhat stronger in rural areas, reflecting wider programme coverage and higher initial poverty rates. Rural extreme poverty declined by 0.68 percentage points, moderate poverty by 0.9 percentage points, and vulnerability by 1.06 percentage points. These changes correspond to about 0.8 million people being lifted out of extreme poverty, 1 million out of moderate poverty, and 1.2 million moving out of vulnerability in rural areas. Overall, the results confirm that social protection transfers do reduce poverty and vulnerability, but their effect

remains modest, especially in urban areas, because of low benefit levels, incomplete coverage of poor households, and limited poverty-oriented targeting.

Figure 2.31 Impact of social protection programmes on poverty and vulnerability (percentage points), 2022



Source: Authors' analysis using HIES 2022 data.

Figures 2.32 and 2.33 provide a visual representation of the poverty impact of social protection transfers by comparing observed household consumption with a counterfactual scenario in which social protection benefits are removed. In both figures, households are arranged in ascending order of monthly per capita consumption. The blue dots show observed per capita consumption from HIES 2022, that is, consumption after receiving social protection benefits. Because households are sorted by consumption, these blue dots appear very tightly clustered and almost form a smooth line. The orange dots show estimated per capita consumption without social protection benefits, calculated by deducting the value of transfers from observed consumption. The red horizontal line represents the national poverty line, while the green line represents the vulnerability threshold.

The distance between the blue and orange dots indicates the contribution of social protection transfers to household consumption. Where a blue dot lies above the poverty line but its corresponding orange dot falls below it, the household can be interpreted as having been lifted out of poverty by the transfer. Figure 2.32 shows this relationship at the national level, while Figure 2.33 presents the same exercise separately for rural and urban areas across divisions. The charts confirm that social protection transfers do improve welfare for some households, particularly those located close to the poverty line. However, for most households, the blue and orange dots remain close together, indicating that benefit amounts are generally small relative to household consumption needs. The figures therefore reinforce the broader finding that the poverty-reducing effect of social protection is positive but limited, with modest effects across most regions and particularly constrained impacts in urban areas.

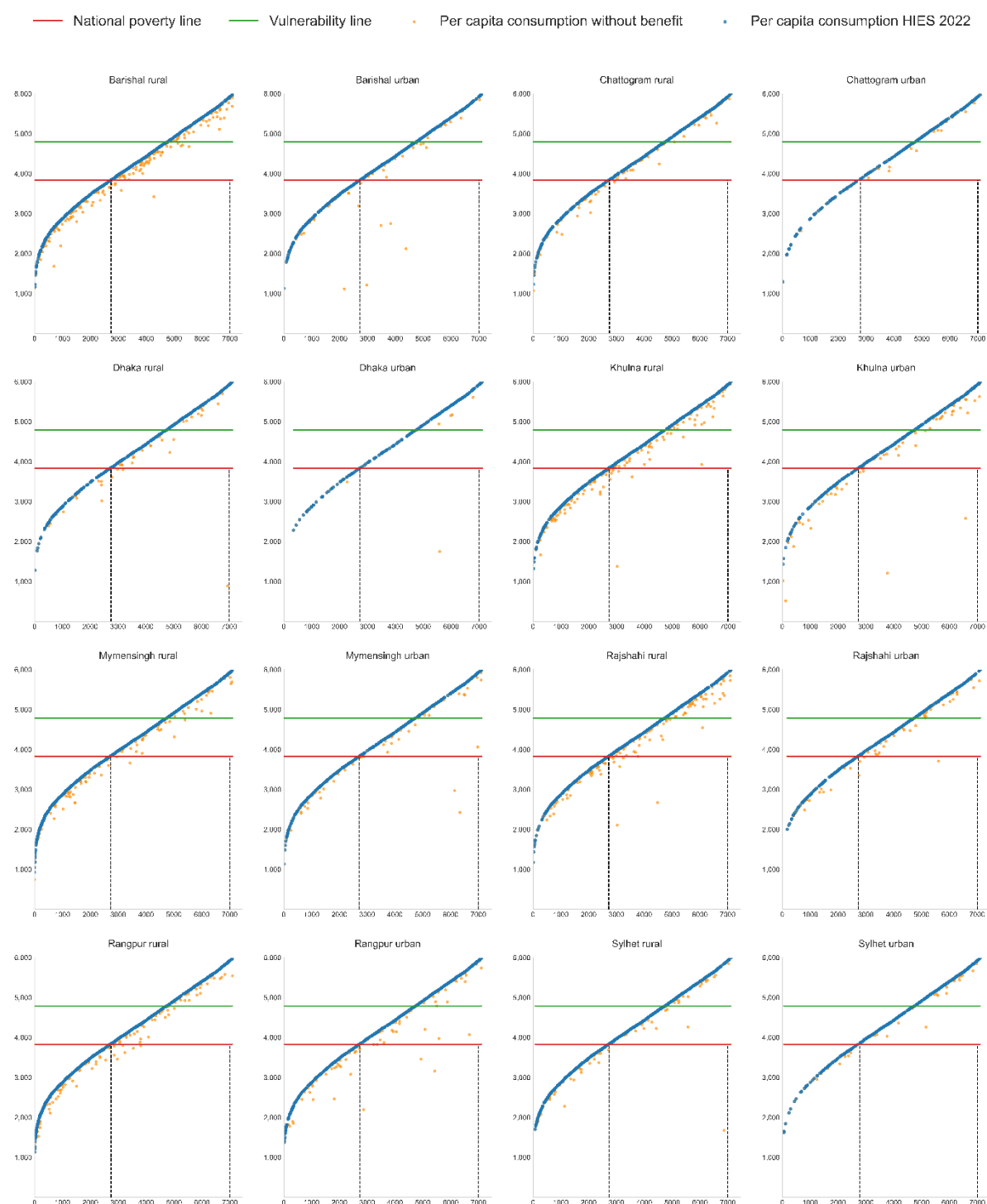
Figure 2.32 Poverty impacts of SSP at the national level



Note: Each dot reflects household monthly consumption expenditure per person. The monthly per capita consumption expenditures are first organised in ascending order and then plotted in the figure (blue dots). At the second stage, monthly per capita expenditure without SSP benefits is plotted (orange dots). This is done by subtracting SSP transfer from the total expenditure. Finally, the headcount poverty rate is calculated comparing the household monthly per capita consumption expenditure with their respective poverty line.

Source: Authors' estimation and presentation using HIES 2022 data, BBS.

Figure 2.33 Poverty impact of SSPs by different regions.



Note: Households' monthly per capita consumption expenditures are arranged in ascending order. Households lying between two vertical bars and below the poverty line income (red line) lifted out of poverty after getting the SSP benefits.

Source: Authors' estimation and presentation using HIES 2022 data, BBS.

Implication of zero inclusion errors on exclusion errors and poverty outcomes

If beneficiary selection were improved so that inclusion errors were fully eliminated, exclusion errors could be reduced substantially. In practical terms, this scenario assumes that resources freed by removing ineligible beneficiaries are reallocated to those currently excluded. Simulation results based on HIES 2022 data are presented in Table 2.5.

The results indicate that all programmes can achieve efficiency gains at the programme level through improved targeting, although the magnitude of these gains varies considerably. For the Old Age Allowance, eliminating inclusion errors would reduce national exclusion errors by nearly 15 percentage points, with similar improvements observed in both rural and urban areas. The Widow Allowance shows more modest efficiency gains, with national exclusion errors declining by around 5.5 percentage points. The Secondary and Higher Secondary Education Stipend Programme (SESP) demonstrates strong responsiveness to improved targeting, with national exclusion falling by more than 31 percentage points.

The findings underscore that while enhanced targeting can significantly improve programme however it requires more fundamental reforms to eligibility criteria, programme design, and selection procedures to meaningfully reduce targeting errors and improve both efficiency and programme outcomes.

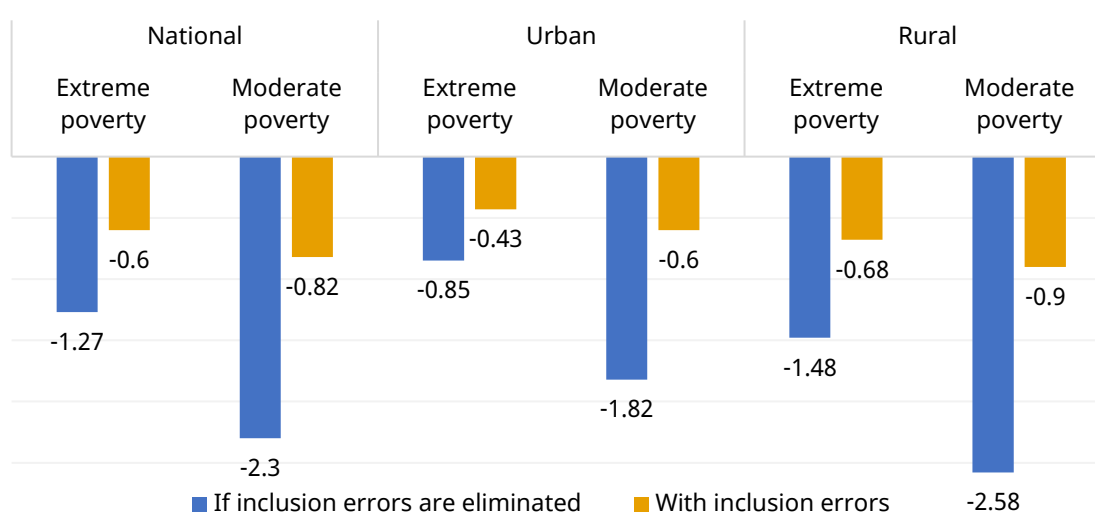
Table 2.5 Impact of setting inclusion error at “zero” on exclusion error for major SSPs by region (%)

Programmes and specific criteria	Exclusion errors if inclusion errors are eliminated (%)			Decrease in exclusion errors (percentage points)		
	National	Rural	Urban	National	Rural	Urban
Old-age allowance (OAA): Age and average annual income below Tk.10,000	10.45	7.70	21.70	14.58	14.96	13.03
Allowance for the widow, deserted and destitute women: Age, income, and landless/ a maximum of 0.5 acre of land	79.33	76.61	87.65	5.47	7.09	2.45
Mother & Child Benefit Programme: Age and average annual income below Tk.8,000 for rural and below Tk.12,000 for urban households	97.24	97.27	97.19	1.64	1.70	1.61
Moderate poor and landless/ a maximum of 0.15 acre of land	88.06	86.54	92.13	9.63	10.57	7.11
Secondary and higher secondary education stipend programme: Class 6 to 12 students from poor and vulnerable households	55.42	51.28	67.44	31.64	34.46	23.46
Open Market Sales (OMS): Poor and vulnerable	95.59	95.25	96.52	2.92	3.20	2.17

Source: Authors' estimation based on HIES data (2022), BBS.

Social protection could have a far greater impact on poverty reduction if inclusion errors were eliminated. To explore this, a simulation was conducted to estimate the effects of redistributing resources saved by removing such errors to poor households (Figure 2.36). The results indicate that fully eliminating inclusion errors and reallocating the saved resources to eligible but currently excluded beneficiaries could more than double the poverty-reducing impact of social protection programmes. Nationally, extreme and moderate poverty would decline by 1.27 and 2.3 percentage points, respectively. The effect is particularly strong in rural areas, where extreme poverty could fall by 1.82 percentage points, compared with 0.85 points in urban areas, reflecting the higher potential of improved targeting in poorer regions. This suggests that ineffective targeting limits the potential of social protection, as resources allocated to ineligible beneficiaries could have a stronger impact if redirected to those in genuine need.

Figure 2.34 Impact of setting inclusion error at “zero” on exclusion error for major SSPs by region (%)



Source: Authors' analysis using HIES 2022 data.

2.6 Conclusion

Bangladesh's long-term record of growth, poverty reduction and human development remains quite strong with poverty falling sharply by 2022, and improvements were recorded across both income-based and multidimensional indicators. Nevertheless, these achievements now need to be considered against a more challenging recent socio-economic context. The latest official household survey predates the subsequent period of slower growth, sustained inflation and weaker real purchasing power. While the full poverty impact of these developments cannot yet be established through official survey data, available projections and simulation exercises suggest that poverty and vulnerability may have increased since 2022.

This chapter also shows that poverty reduction even as per the HIES 2022 data has been uneven. Rural poverty declined more rapidly than urban poverty, and the depth and severity of poverty also fell more visibly in rural areas. At the same time, the absolute number of poor and vulnerable people in urban areas has increased, suggesting that urban poverty is becoming a more important concern for social protection policy. Spatial disparities remain marked, with poverty

and vulnerability concentrated in particular districts and regions. Multidimensional poverty has also declined, but a large population continues to face overlapping deprivations in education, living standards and other welfare dimensions. Income inequality has deepened, particularly in urban areas, and the concentration of income among the top segments of the distribution has become more pronounced.

The NSSS provided an important strategic shift by framing social protection around a lifecycle approach and by recognising the need to move beyond fragmented, ad hoc interventions. However, the system still operated with significant structural constraints. Social protection spending remains low by international standards, especially when non-core items are excluded from the national classification. The budget is spread across many programmes, while a small number of large schemes absorb most of the allocation. Many smaller programmes therefore operate with limited resources, and allocations across lifecycle groups remain uneven, with relatively modest spending on pregnancy, early childhood and working-age risks.

Coverage expanded, but effective coverage of poor and vulnerable households remained limited. A large share of poor households still receives no social protection support, with exclusion especially severe in urban areas. Benefit levels are also low. Many regular transfers represent only a small share of per capita income or poverty-line income, and their real value has been weakened by irregular adjustment for inflation. The microsimulation results are consistent with these structural features: social protection transfers reduce poverty and vulnerability, but the measured impact is modest, particularly in urban areas.

One central issue is that while the NSSS gives repeated emphasis to poverty reduction and vulnerability mitigation, many programmes continue to rely mainly on categorical eligibility, such as age, widowhood, disability, studentship, pregnancy or occupational status, rather than household poverty or vulnerability. These categories are legitimate and important, but they do not by themselves ensure that support reaches poor and vulnerable households. This helps explain why Bangladesh's social protection system can appear broad in programme coverage while remaining limited in its effective poverty reach. The recent introduction of the Family Card is therefore significant as it begins to address this longstanding gap through a household-based poverty-targeted instrument. However, as its large-scale implementation falls beyond the NSSS period reviewed in this chapter, its eventual contribution will need to be assessed in the next phase of social protection reform.

A Review of NSSS Programmatic Reform

Chapter 03

Chapter 3: A Review of NSSS Programmatic Reforms

3.1 Introduction

The programmatic reform agenda of the NSSS sought to reshape Bangladesh's social protection system around lifecycle risks, poverty and vulnerability, rather than maintain a large set of loosely connected schemes. Its central concern was not only to expand coverage, but also to improve the structure, coherence, adequacy and relevance of social protection programmes. In this sense, the NSSS programmatic reforms were intended to move the system beyond incremental scheme expansion towards a more integrated architecture of support for children, working-age people, older persons, persons with disabilities, vulnerable women, the urban poor, food-insecure households, socially excluded groups and people affected by covariate shocks.

This chapter reviews the extent to which that programmatic reform agenda has been implemented. While the broader NSSS context, objectives and methodology already set out in Chapter 1, in this chapter the focus is on the specific reform commitments associated with programme design, expansion, consolidation and restructuring. The assessment is therefore organised around the main programmatic reform areas identified in the NSSS and the Action Plans, with attention to both progress achieved and reforms that remain incomplete.

A central issue running through the chapter is the distinction between programme continuation and programme reform. Several NSSS commitments involved sustaining or expanding established schemes, such as old-age allowances, disability benefits, education stipends, food security programmes and support for mothers and young children. In these areas, progress can often be assessed through changes in coverage, benefit levels, budgets, delivery systems and administrative improvements. Other commitments, however, required deeper restructuring. These included the consolidation of overlapping schemes, the development of a coherent urban social protection package, the gradual transition from food-based to cash-based workfare where appropriate, and the introduction of social insurance for working-age workers. These reforms are more demanding because they require legal changes, institutional coordination, financing arrangements, administrative redesign and, in some cases, negotiation across multiple stakeholders.

The chapter therefore examines not only whether programmes have continued, but whether they have moved in the direction envisaged by the NSSS. This distinction is important since a programme may remain operational and even expand in budgetary terms, while still falling short of the intended reform objective if consolidation, redesign, targeting improvement, inflation adjustment, benefit adequacy or institutionalisation has not taken place. Conversely, some reforms may show meaningful progress even where full implementation has not yet been achieved, particularly when policy frameworks, pilots, implementation manuals, digital systems or coordination mechanisms have created the basis for future scale-up.

The assessment draws on Action Plan commitments (2021-26), administrative data, budget information, ministry and departmental updates, key informant interviews and relevant programme documents. Consistent with the approach described in Chapter 1, implementation

progress is reviewed against identifiable activities, timeframes and performance indicators. The purpose is to assess how far NSSS programmatic reform commitments have been translated into practice. Where the available indicators are broad, overlapping or not sufficiently specific for direct measurement, the chapter applies careful judgement based on the best available evidence and records such limitations in the interpretation of progress.

The chapter covers the principal areas of NSSS programmatic reform: social security for children; programmes for the working-age population; old-age protection and pensions; urban social protection; food security programmes; programme consolidation and harmonisation; support for socially excluded groups; and responses to covariate shocks and natural disasters. Vulnerable women and persons with disabilities are recognised as major NSSS programmatic reform areas, but are assessed in detail in separate chapters. This chapter therefore refers to them only where necessary to maintain continuity in the overall review.

Along with programme description and their implementation, this review also adopts a structured and systematic approach in benchmarking actual progress against the objectives articulated in the NSSS and the activities and performance indicators specified in the Action Plan. The Action Plan assigns time-bound activities and associated performance indicators to relevant line ministries and departments, providing a framework for monitoring implementation. Drawing on this framework, the chapter reviews approximately 150 identifiable performance indicators across more than 30 ministries and departments. The assessment is organised around the key areas of programmatic reform identified in the NSSS as essential for building a stronger and more inclusive social security system, and the Final Review has been aligned with these reform priorities.

3.2 Strengthening Social Security for the Children

Children are among the most vulnerable groups in society, and their well-being is often threatened when households experience poverty, economic shocks, or social crises. Ensuring that children have access to essential services such as nutrition, healthcare, education, and safe environments is not only a moral obligation but also a safeguard against the intergenerational transmission of poverty. Well-designed social protection programmes can act as a shield, protecting children from dropping out of school, forced into child labour, or facing neglect and abuse. Therefore, it is essential to strengthen child-centred social protection initiatives so that every child can grow up with security and realise their full potential.

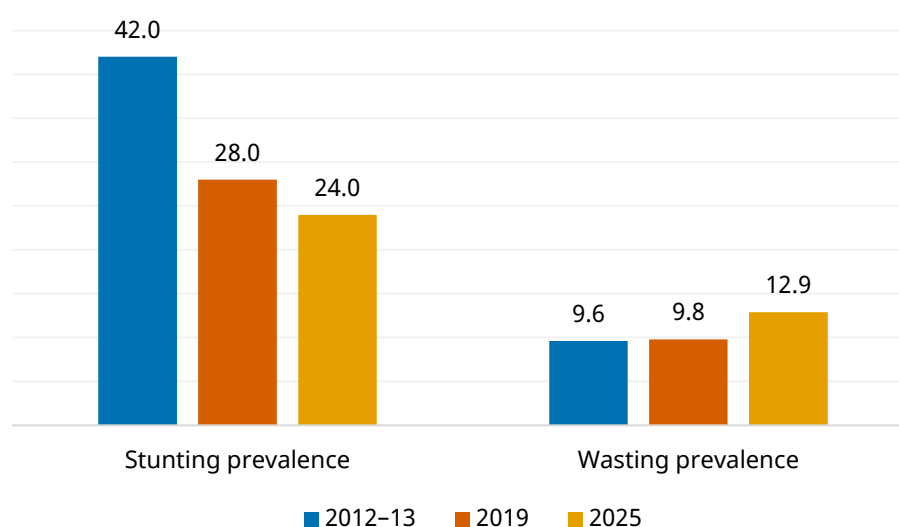
The NSSS places strong emphasis on early childhood welfare and proposed several reforms to strengthen their social security. The reforms for child-specific social protection can be categorised as, i) introducing a child benefit scheme for young children (up to age 4); ii) strengthening school stipend programmes; iii) rolling out school meal programmes; iv) continuing support for orphan; iv) ensuring child maintenance payment for abandoned children; v) strengthening immunisation, child healthcare, nutrition, water and sanitation programme.

3.2.1 Child benefit for young children

For a child, the first 1,000 days of life are critical for physical growth and cognitive development. Nutritional deprivation during this window can lead to irreversible outcomes, including stunting (chronic undernutrition), wasting (acute malnutrition), and long-term deficits in learning and

productivity. Evidence from the Bangladesh Multiple Indicator Cluster Survey 2025 highlights the persistence of these challenges: 24 per cent of children under five are stunted, reflecting sustained nutritional deprivation and growth faltering, while 12.9 per cent are wasted, indicating acute and often short-term nutritional stress. Although stunting has declined over time, the rising prevalence of wasting suggests increasing vulnerability to shocks, illness, and inadequate dietary intake during early childhood (Figure 3.1).¹¹ Overall, it highlights that both longer term deficits in diets and care as well as shorter term shocks linked to illness, food insecurity, or sudden household stress continue to shape child growth outcomes. This reinforces the need for child-sensitive social protection that can help stabilise consumption, protect access to basic services, and reduce the risk that temporary shocks translate into lasting developmental losses.

Figure 3.1 Prevalence of stunting and wasting among children under age 5 (%)



Source: Multiple Indicator Cluster Survey (MICS) 2025, preliminary report.

Recognising these early-childhood vulnerabilities, the NSSS proposed consolidating major child support programmes into a broad Child Benefit scheme. The proposed scheme was intended to cover around half of all children aged 0–4 by 2030. It was envisaged as a monthly cash transfer, paid to the mother or primary caregiver, with support limited to a maximum of two children per household to avoid incentives for larger family size. The NSSS also recommended periodic reviews of both the eligibility age and the transfer amount, taking into account demographic change, including the projected decline in the share of children aged 0–4 to around 7 per cent by 2030.

To address nutritional deficiencies among mothers and children during pregnancy and early childhood, the government has historically implemented two separate social protection schemes

¹¹ Stunting is when a child is too short for their age, usually due to long term or repeated malnutrition that can also affect development. Wasting is when a child is too thin for their height, usually due to recent rapid weight loss or the failure to gain weight, moderately or severely wasted children has an increased risk of death, but this can be treated.

under the Ministry of Women and Children Affairs (MoWCA). The Maternity Allowance (MA) and Lactating Mother Allowance (LMA) programmes were introduced as cash transfer schemes, with MA operating in rural areas since 2007–08 and LMA in urban areas since 2011–12. From 2016–17, the duration of support under both programmes was extended to 36 months, and from 2018–19, government-to-person (G2P) payment systems were introduced to improve delivery efficiency. However, as the programmes expanded, their separate administrative structures and geographic targeting made it difficult to ensure a consistent and integrated support package for mothers and young children. In response, the National Social Security Strategy (NSSS) set a direction to consolidate these interventions under a unified programme—the Mother and Child Benefit Programme (MCBP)—targeting the critical early childhood period.

This transition was implemented in phases. Initially, MA and LMA were integrated into the Improved Maternity Allowance and Lactating Mothers Allowance (IMALMA), with revised eligibility criteria, as a precursor to the MCBP. The MCBP was launched in July 2019 as a pilot in 64 upazilas and subsequently scaled up nationwide in FY2022–23, covering all unions, municipalities, city corporations, and garments sector areas. The programme targets poor pregnant and lactating women based on defined eligibility criteria.¹²

A key feature of the MCBP is the integration of social and behaviour change communication (SBCC), which complements cash transfers by promoting improved maternal and child health and nutrition practices. The SBCC component provides counselling and training on maternal nutrition during pregnancy, exclusive breastfeeding, appropriate complementary feeding, hygiene and sanitation practices, antenatal and postnatal care, and early childhood development. The European Union and World Food Programme (WFP) are providing technical assistance in implementing the SBCC components of MCBP and improving overall programme design. By addressing knowledge gaps and behavioural constraints, SBCC is expected to enhance the effectiveness of cash transfers in improving nutrition outcomes and reducing the risks of stunting and wasting.

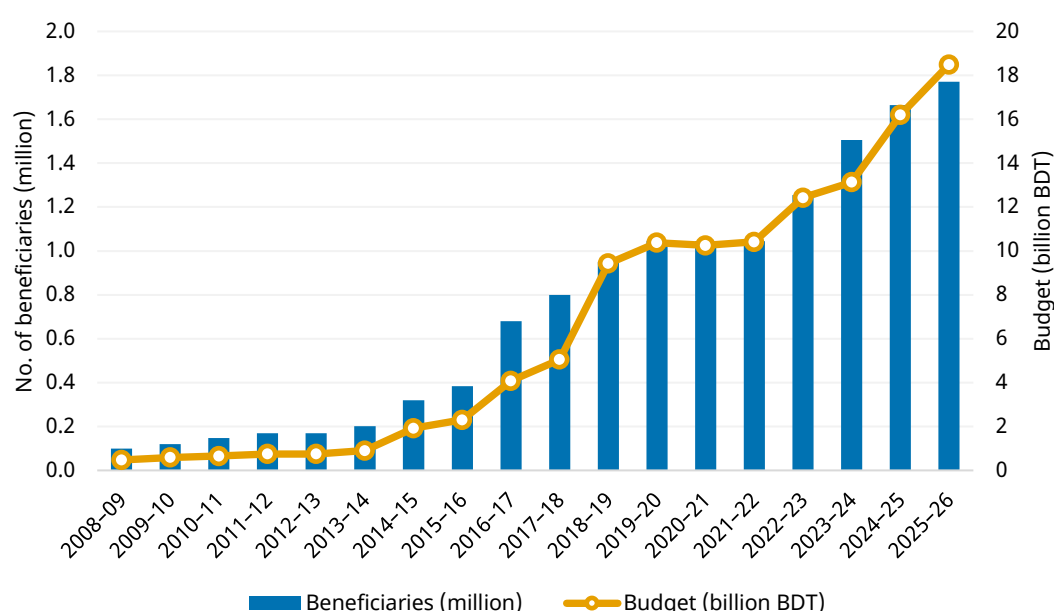
In FY2025–26, the MCBP provides a monthly allowance of BDT 850 alongside basic counselling and training on maternal and child health and nutrition. Payments are delivered through G2P systems on a quarterly basis, with transaction costs borne by the government, reflecting efforts to improve efficiency and reduce barriers for beneficiaries. The programme manual has also been revised to strengthen targeting and implementation.

¹² Eligibility for the MCBP starts once a woman's pregnancy is confirmed. She must be aged 20–35 and must be in her first or second pregnancy, with a third pregnancy considered only in exceptional cases such as a recent fatal death or child mortality linked to the earlier pregnancy. A NID is required to enrol in the programme. The programme targets low-income households, with a monthly household income ceiling of BDT 8,000 in rural areas and between BDT 8,000 and BDT 10,000 in urban areas. In areas where enrolment is conducted through BGMEA and BKMEA, the total household income range is BDT 8,000 to BDT 12,000. If places are limited, priority is given to the most disadvantaged households and to women facing added vulnerability, such as women with disabilities or those who are widowed or deserted (Razzaque et al., 2024; Social Protection Budget Report, FY2025–26).

In terms of coverage, by FY2024–25 the programme had reached approximately 1.7 million beneficiaries nationwide, including those in poverty- and nutrition-deficient upazilas, while the FY2025–26 target was 1.8 million beneficiaries, around 30 per cent of an estimated eligible population of 6 million. For the period beyond Action Plan Phase II, MoWCA aims to expand coverage to about 7.5 million children by 2030, with the objective of supporting safe births and contributing to reductions in stunting and wasting.

The programme aligns broadly with the NSSS emphasis on early childhood, although the earlier recommendation to extend support until a child reaches age four has not yet been fully incorporated into the current design. MoWCA has also undertaken research, in collaboration with the WFP, the EU, and IFPRI, to identify appropriate benefit packages. These recommendations are currently under review for incorporation into the programme, with the aim of strengthening its design and improving overall effectiveness.

Figure 3.2 Number of beneficiaries and budget allocations under MA, LMA and MCBP



Source: Data obtained from the Finance Division, Ministry of Finance.

Note: The figure uses revised estimates, except for FY2025–26, where the figures refer to target beneficiaries and the proposed budget. Data from FY2008–09 to FY2020–21 combine beneficiaries and budget allocations for the Maternity Allowance (MA) and Lactating Mother Allowance (LMA) programmes. From FY2021–22 onwards, the data refer to the Mother and Child Benefit Programme (MCBP).

The Department of Women Affairs (DWA) under MoWCA has established formal coordination mechanisms through MoUs with the Health Services Division, Family Welfare Division, and the Office of the Registrar General of Birth and Death Registration to support integrated delivery of health, nutrition, and birth registration services for MCBP implementation. In parallel, important advances have been made in digital integration, with the MCBP Management Information System (MIS) now interoperable with the Election Commission’s National ID database and IBAS++, helping to reduce duplication, prevent ghost beneficiaries, and improve targeting efficiency. Efforts to strengthen service delivery have also included the development of age-specific learning

modules, training of trainers (ToT), and beneficiary training on nutrition, early stimulation, childcare practices, and cognitive development, contributing to the programme's social and behaviour change communication (SBCC) objectives. However, while counselling services have been strengthened, a fully operational telehealth and digital counselling platform has yet to be established.

The programme has also initiated the integration of climate- and shock-responsive elements, reflecting a shift toward more adaptive social protection. A pilot initiative in disaster-prone north-western districts, e.g., Kurigram, Gaibandha, Jamalpur, and Sirajganj, has tested anticipatory action approaches with technical support from the WFP. Under this pilot, 3,912 beneficiaries received BDT 5,000 in advance of flooding, demonstrating the feasibility of timely support in response to climate risks. While this represents an important step, these interventions remain at a pilot stage and require scaling up and institutionalisation to achieve broader impact.

Despite these advances, implementation experience suggests that several constraints extend beyond the cash transfer itself. Findings from a 2024 Knowledge, Attitudes and Practices survey highlight the role of social norms and gender relations that often place low priority on women's nutrition, reinforce restrictive dietary practices, and limit awareness of maternal and child health and nutrition. The survey also identifies programme delivery concerns, including instances where beneficiary selection was reportedly influenced by personal or political connections. Together, these factors can weaken service utilisation, reinforce unequal food distribution within households, contribute to persistent malnutrition among mothers and children, and exclude some eligible beneficiaries (Razzaque et al., 2024). At present, Social and Behaviour Change Communication (SBCC) activities are being implemented in selected upazilas only to complement cash support with awareness-raising and behaviour-change interventions.

Overall, the MCBP represents an important step towards the NSSS vision of lifecycle-based support for young children. This is reflected in the consolidation of earlier maternal allowance schemes, expansion of coverage, and recent improvements in benefit levels and administrative systems. Going forward, the effectiveness of the programme will depend on improving early enrolment, ensuring consistent targeting, strengthening links with health and nutrition services, and aligning the programme design more closely with the lifecycle approach envisaged in the NSSS. Addressing non-financial barriers through stronger community engagement and sustained SBCC activities will remain essential for achieving the programme's intended outcomes.

Table 3.1 Implementation progress on child benefit scheme

Objective: Introduce and scale up MCBP for children aged 0-4		
Key activity / indicator	Timeframe	Condensed implementation status
Prepare, consult and submit implementation plan; apply MCBP nationwide	Dec 2021	MoWCA consolidated MA and LMA into the MCBP, targeting children aged 0-3. The programme began as a pilot in 64 upazilas in 2019, has been scaled up nationally, and the implementation directive was approved in 2024.
Review benefit value and eligibility coverage from	Jun 2023	MoWCA, with WFP and IFPRI support, has undertaken research on benefit packages and

pregnancy to the child's 4th birthday		age eligibility. Recommendations are available as part of ongoing evidence generation.
Scale up MCBP in poverty- and nutrition-deficient upazilas; target: 1.6m beneficiaries in 2022, 4m in 2024, 6m in 2026	Dec 2022-Jun 2026	Coverage increased from 1.05m beneficiaries in FY2020-21 and FY2021-22 to 1.51m in FY2023-24 and 1.77m in FY2025-26, equivalent to about 30 per cent of the estimated 6m target population.
Establish convergence among MoWCA, MoHFW, MoLGD and a2i for integrated child health and nutrition delivery; functional coordination and interoperable MIS	Jun 2023-Jun 2026	DWA has signed MoUs with the Health Services Division, Family Welfare Division and Office of the Registrar General of Birth and Death Registration. The MCBP MIS is interoperable with the Election Commission NID database and iBAS++, helping reduce duplication, ghost beneficiaries and targeting errors.
Operationalise telehealth and nutrition counselling for pregnant and lactating mothers	Jun 2026	DWA has developed, approved and printed three age-specific learning modules, conducted ToT, and facilitated beneficiary training on nutrition, early stimulation, childcare practices and cognitive development. A full telehealth platform is not yet indicated as operational.
Design and test climate- and shock-responsive elements; shock-responsive component tested and scaled up	Jun 2026	A pilot in Kurigram, Gaibandha, Jamalpur and Sirajganj tested anticipatory action with EU and WFP technical support. A total of 3,912 MCBP beneficiaries received BDT 5,000 before flooding. The approach remains at pilot stage and requires institutionalisation for scale-up.

Source: Information obtained from MoWCA, in October 2025.

Note: Timeframes refer to milestones specified in Action Plan Phase II. Implementation status reflects evidence available at the time of the Final Review.

3.2.2 Strengthening the school stipend programmes

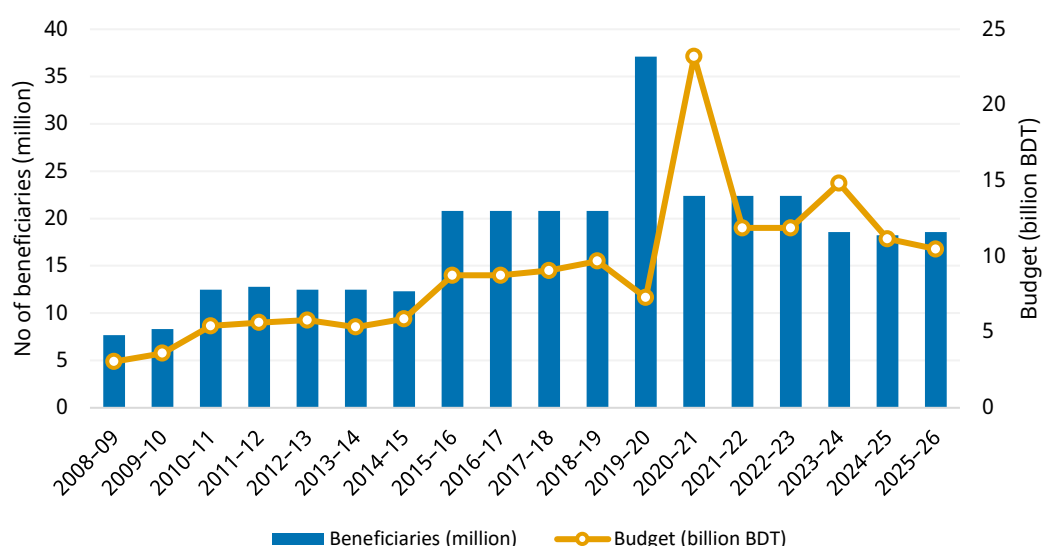
The stipend programmes constitute the largest form of child-focused social protection in Bangladesh, reaching millions of students across primary, secondary and higher secondary education. However, transfer values remain low, and inflation has steadily eroded their real value, limiting their effectiveness in reducing education-related costs for poor households. Recognising these limitations, the NSSS proposed extending coverage to the poorest 50 per cent of children in primary and secondary schools, irrespective of gender, and increasing and indexing stipend amounts to inflation. It also recommended that up to two children per household should be able to receive stipends without any reduction in entitlement. These reforms were intended to reduce dropout, ease the financial burden on poor families, and make education more inclusive.

The Primary Education Stipend Programme (PESP), introduced in FY1999–00, was originally designed to promote enrolment among children from extremely poor households. From FY2015–16, it was universalised across all government primary schools and madrasahs, removing household-level targeting criteria and reducing beneficiary identification challenges. In 2020, the stipend amount was increased by 50 per cent to encourage enrolment, attendance and retention.

Even so, the current monthly transfer, ranging from about BDT 75 to 150, remains modest relative to the direct and opportunity costs of schooling.

Following universalisation, PESP coverage expanded sharply, peaking at around 23.2 million beneficiaries in FY2019–20. It then fell to 14 million in FY2020–21, mainly due to administrative clean-up linked to the introduction of a single registry MIS and G2P payments, which helped remove ghost beneficiaries and reduce duplication. By FY2025–26, the programme supported about 11.6 million students, with a budget allocation of BDT 16.76 billion (Figure 3.3). While these changes improved administrative efficiency and transparency, the decline in beneficiary numbers also calls for careful assessment to ensure that eligible and vulnerable children have not been inadvertently excluded.

Figure 3.3 Number of stipend recipients and budget allocations under Primary Education Stipend Programme (PESP)



Source: Data obtained from the Finance Division, Ministry of Finance.

Note: The figure shows revised estimates, except data for 2025-26 which represents target beneficiaries and proposed budget.

At the secondary and higher secondary level, the Harmonised Stipend Programme (HSP) supports students in grades 6–12. The stipend amount under this scheme ranges from BDT 200–400. The harmonised structure reflects an earlier consolidation under the Secondary and Higher Education Division (SHED), where four separate programmes, the Secondary Education Stipend Project (SESP), Secondary Education Quality and Access Enhancement Project (SEQAEP), Secondary Education Sector Investment Programme (SESIP), and the Higher Secondary Stipend Project (HSSP), were consolidated into a single programme. In the FY2025–26 Social Protection Budget Report, it is described as means-tested, pro-poor stipend programme to increase access to education and to reduce dropout in secondary education, with a target of about 6.89 million beneficiaries and an allocation of BDT 27.32 billion (Figure 3.4 and 3.5).

On the whole, the primary and secondary stipend schemes were expected to cover more than 18.48 million students in FY2025–26, confirming their role as a major channel of education-linked

social assistance, with support provided for up to two students per household. There is also a stipend programme under the Technical and Madrasa Education Division, which targets low-income and poor students and provides stipends linked to students' merit-based results. In FY2025-26, the scheme aims to reach 2.1 million beneficiaries with a budget allocation of BDT 6.57 billion.

Figure 3.4 Number of stipend recipients under HSP (in million)

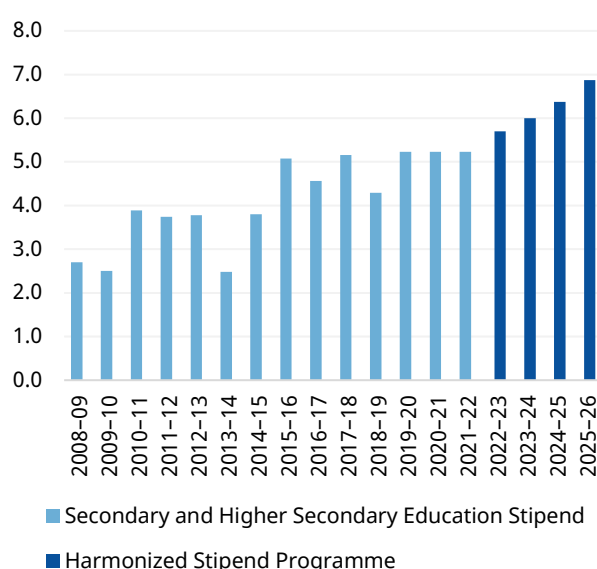
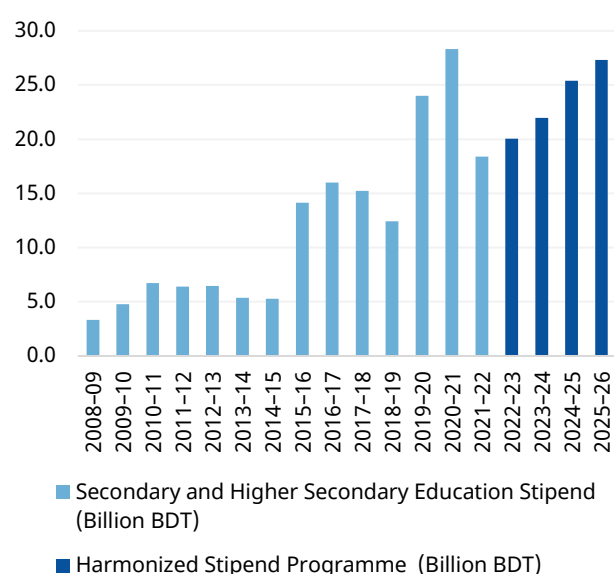


Figure 3.5 Budget allocation for stipends under HSP (billion BDT)



Source: Authors' representation using data from the MoF.

In addition to the PESP, HSP, and stipends under the Technical and Madrasa Education Division, the government implements several targeted stipend programmes for students from vulnerable and marginalised communities. The Department of Social Services provides monthly stipends to students with disabilities, as well as to students from transgender, Bede, and other disadvantaged groups. In recent years, the government has also introduced stipend support for students from tea garden communities to address long-standing disparities in access to education.

In terms of coverage, approximately 81,000 students with disabilities benefit from stipend support under the consolidated allowance for PwDs,¹³ while around 42,140 students from transgender, Bede, tea garden, and other marginalised communities receive monthly stipends under the Consolidated Livelihood Improvement Programme for Marginalised Communities.¹⁴

¹³ Students with disabilities (PwD) receive monthly stipends differentiated by level of education: BDT 900 at the primary level, BDT 950 at the secondary level, BDT 1,000 at the higher secondary level, and BDT 1,300 for tertiary higher education.

¹⁴ Under the Consolidated Livelihood Improvement Programme for Marginalised Communities, students receive monthly stipends of BDT 700 (primary), BDT 800 (secondary), BDT 1,000 (higher secondary), and BDT 1,200 (college/university level).

These targeted interventions complement broader stipend schemes by focusing on groups facing structural barriers to education and social inclusion.

Implementation progress against Action Plan targets remains mixed. Positive developments include some revision of stipend amounts and continued provision of free textbooks, but progress has been less consistent on benefit adequacy, coverage expansion and delivery efficiency.

For PESP, progress on inflation-based rationalisation remains limited. The monthly stipend was raised from BDT 100 to BDT 150, but it has not been systematically indexed to inflation, leaving its real value modest relative to schooling costs. Coverage expansion has also fallen short of the NSSS objective. Combined PESP and HSP coverage declined from 19.2 million beneficiaries in 2020–21 to 18.5 million in 2025–26, largely because PESP beneficiaries fell from 14 million to 11.6 million. This partly reflects administrative clean-up and stronger beneficiary verification, but it also underscores the need to ensure that eligible and vulnerable students are not excluded. Progress has been more consistent in maintaining free textbook provision, although timely distribution has proven to be challenging in some years.

Several constraints continue to limit the effectiveness of stipend support. Benefit levels remain low and are not regularly adjusted for inflation. Support is capped at two children per household, limiting the total assistance available to larger poor families. A 2025 BIGD field survey also identified operational difficulties in mobile money distribution, including blocked SIM cards, transaction delays and account security concerns. Weak communication and outreach further limit awareness of application procedures and programme benefits. Targeting challenges also persist, with some deserving students, particularly from the poorest households, excluded because of weaknesses in identification, limited community awareness and administrative inefficiencies (Matin, Islam, & Tamim, 2025).

Table 3.2 Implementation progress of school stipend programmes

Objectives	Activities	Performance indicator	Time frame	Implementation Ministry/Division	Implementation status
Early Childhood Education and Stipend Programmes	Sustain Primary Education Stipend Programme	Transfer amount rationalised considering inflation	Jul-23	Ministry of Primary and Mass Education (MoPME)	The transfer amount under PESP has increased from BDT 100 to BDT 150 per month. However, the adjustment has not been linked to inflation, and the real value of the stipend remains low relative to schooling costs. The Action Plan objective of rationalising transfer values in line with inflation has therefore not been achieved.
	Expand coverage of	Number of stipend	Continuous	MoPME / SHED	The combined coverage of PESP and the secondary

	Primary and Secondary Stipend Programmes	recipients increased			stipend programme (HSP) declined from 19.2 million beneficiaries in 2020–21 to 18.5 million in 2025–26, primarily due to a reduction in PESP beneficiaries. The number of beneficiaries under PESP decreased from 14 million in 2020–21 to 11.6 million in 2025–26, reflecting administrative adjustments and system improvements.
	Maintain free textbook distribution to school-aged children	Textbooks distributed annually	Annual	SHED / MoPME	All students in primary and secondary schools continue to receive free textbooks.

Source: KIIs with relevant officials.

Note: Timeframes refer to milestones specified in Action Plan Phase II. Implementation status reflects evidence available at the time of the Final Review.

3.2.3 School meals programme

The school meal programme was envisaged a key component of the NSSS vision to improve child nutrition, learning outcomes, and school attendance through regular, nutritious meals provided to all students. The programme would also encourage active community participation particularly through the engagement of local people and mothers in meal preparation and involving local food suppliers to ensure sustainability and community ownership of the initiative.

It is crucial to distinguish between the school feeding programme and the school meal programme envisioned by the NSSS. School feeding, supported by WFP, was initially introduced as an emergency response to flooding, with its objectives later expanding to cover improved enrolment, attendance, retention, and reduced malnutrition among school-aged children. In 2010, MoPME established the School Feeding Programme in poverty prone areas under the Directorate of Primary Education, which expanded from 55,000 children in two upazilas to nearly 3 million primary school students in 104 upazilas by 2019 (Phelps & Taylor, 2023). The model largely relied on the distribution of micronutrient-fortified biscuits, while the school meals approach represents a more structured package in which children receive freshly cooked meals alongside fortified biscuits in a weekly pattern, aligned with explicit nutritional standards. WFP also piloted a Home-Grown School Meals model in 2013, linking schools with local producers, particularly women farmers, to supply fresh vegetables and spices, while meals were prepared by local women to support both child nutrition and local livelihood opportunities (Phelps & Taylor, 2023). MoPME has taken an important policy step by adopting the National School Meal Policy

2019, which sets out a framework for expanding school meal initiatives, with universal coverage treated as a longer-term goal.¹⁵

In relation to the objective of expanding the school meal programme to all primary schools, progress has been uneven and falls short of the intended target. The programme, which was discontinued in 2022, has been relaunched in FY2025–26, marking an important step toward restoring a key component of school-based nutrition support. Currently, the programme covers approximately 3.1 million students across 19,419 schools in 150 upazilas. However, despite the relaunch, the expansion target has not yet been realised. The current level of coverage remains broadly comparable to pre-discontinuation levels observed in 2022, indicating that the programme has largely recovered previous outreach rather than achieving scale-up. This suggests that, while implementation has resumed, progress toward universal or significantly expanded coverage remains limited. Given the importance of school meals in improving attendance, retention, and child nutrition outcomes, accelerating the expansion of the programme will be critical.

Additionally, the Government has completed a feasibility study for a new National School Feeding Programme with WFP’s technical support.¹⁶ At present, the programme reaches students in 19,419 schools across 150 upazilas (Table 2), although coverage has varied across years. Similarly, budget allocations also varied, rising to 6.43 billion BDT in 2020–21, falling sharply to 0.35 billion BDT from 2021–22 onwards, and then increasing to a record high of 21.64 billion BDT in 2025–26.

Evidence from a recent assessment suggests that, while fortified biscuits are comparatively straightforward to deliver at scale, moving to cooked meals is operationally more demanding because it depends on reliable infrastructure, food safety arrangements, and routine monitoring, which is why the shift has been approached as a phased transition rather than an immediate nationwide shift (Sustainable Financing Initiative for School Health and Nutrition, 2022). Moreover, the same assessment notes that the biscuit modality offers a predictable daily nutritional intake,¹⁷ and that evaluations have often linked it with better participation outcomes, including enrolment, attendance, and completion, alongside improved nutrition indicators in some study areas. However, it also flags implementation and measurement weaknesses, reinforcing the importance of stronger monitoring systems as coverage expands.

¹⁵ The policy aims to meet at least 30 per cent of students’ daily caloric intake and 50 per cent of their micronutrient requirements through school meals, in addition, 10–15 per cent of energy from protein and 15–30 per cent from fat (less than 10 per cent from saturated fats) following the Bangladesh Desirable Dietary Guidelines.

¹⁶ WFP has continued to support the Ministry of Primary and Mass Education in finalising a national school feeding programme proposal for the period July 2023 to June 2026. Source: docs.wfp.org/api/documents/WFP-0000149670/download/

¹⁷ A 75g packet providing around 338 kcal, with micronutrient fortification sufficient to meet a large share of daily micronutrient needs on average.

Table 3.3 Implementation progress on school meal programme

Objectives	Activities	Performance Indicators	Time frame	Implementation status
School Meal and Nutrition Programmes	Develop and implement effective school meal model	Suitable modality identified	Dec 2023	The government has developed an implementation manual for the school meal programme to guide design and delivery.
	Expand school meal programme to all primary schools	Number of schools and beneficiaries increased	Continuous	The school meal programme, which was discontinued in 2022, has been relaunched in FY2025–26. Currently, around 3.1 million students across 19,419 schools in 150 upazilas are receiving benefits. The number of beneficiaries under the school meal programme remains broadly similar to pre-discontinuation levels (2021), indicating a restoration rather than expansion of coverage.

Source: KIIs with MoPME and SSPS programme officials.

Note: Timeframes refer to milestones specified in Action Plan Phase II. Implementation status reflects evidence available at the time of the Final Review.

3.2.4 Continuing Support for Orphans and Children without Parental Care

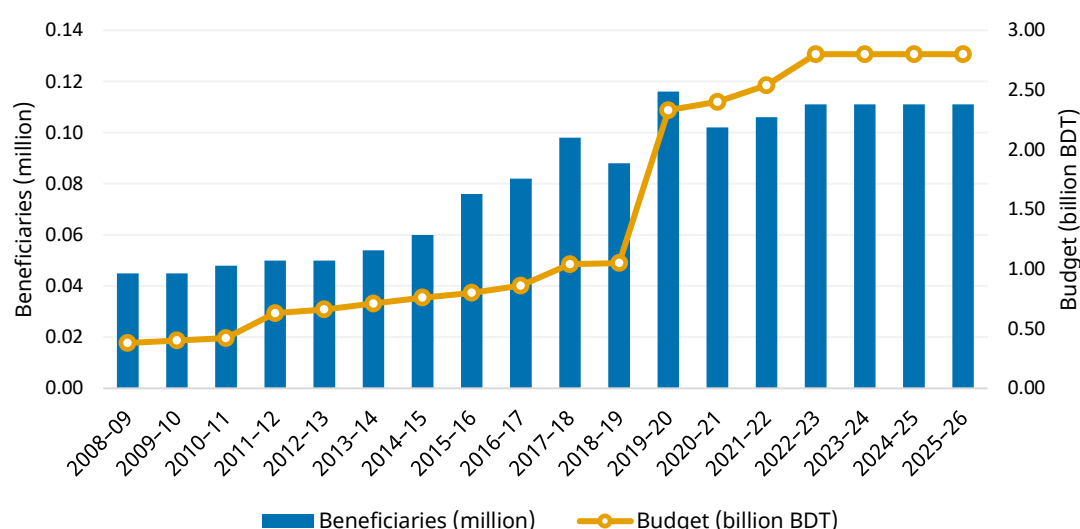
Support for orphans and children without parental care has long been part of Bangladesh’s social protection and child protection system. The NSSS recognised this area as requiring continued attention, particularly because orphaned, abandoned and vulnerable children often face multiple risks related to poverty, loss of parental care, limited access to education, weak protection, and poor transition into adulthood. The relevant reform objective was the continuation and improvement of existing institutional and grant-based support, with emphasis on service quality and coverage expansion.

Two major programmes currently provide support in this area: Food Support to Residents in Government Orphanages and Other Institutions, and Grants to Non-Government Orphanages. Together, these programmes are expected to reach around 129,000 orphans in FY2025–26. Under the Grants to Non-Government Orphanages programme, the monthly support per child has recently increased from BDT 1,000 to BDT 2,000, comprising BDT 1,600 for food, BDT 200 for clothing, and BDT 200 for medical and other expenses. This represents a notable improvement in benefit value, although the adequacy of the amount would still need to be assessed against the actual cost of care.

Coverage under the grant programme increased from about 0.05 million beneficiaries in FY2008–09 to around 0.12 million by FY2019–20, before stabilising at about 0.11 million after FY2022–23. Budget allocations also rose over time, with a sharper increase from FY2019–20 onwards, reaching BDT 2.80 billion by FY2022–23 and remaining at that level thereafter (Figure 3.6). These trends suggest that the programme has maintained a substantial operational presence, but recent coverage has been broadly stable rather than expanding annually.

The institutional care system includes state-run Shishu Paribar, Baby Homes and other child protection facilities, alongside a large network of registered non-government orphanages. DSS provides capitation grants to eligible non-government orphanages registered under the Voluntary Organizations (Registration and Control) Ordinance, 1961. These grants support food, care, education and basic services for children in institutional settings. According to implementation updates, there are 85 Shishu Paribar, with 18 more under construction, and six Baby Homes, with one more under construction. The subsistence allowance in government institutions has also increased over time, from BDT 2,200 to BDT 5,000.

Figure 3.6 Budget and coverage of capitation grants for orphans in non-government orphanage programmes



Source: Social protection budget report, different years.

Overall, progress against the NSSS objective has been moderate. The relevant programmes have continued, benefit levels have improved, and institutional capacity is being expanded through additional facilities. However, service-quality concerns remain significant. Care-provider positions are vacant in many institutions, and difficulties in recruiting and retaining caregivers have affected staffing adequacy. The designation of care roles as “Aya” or “Khalamma” may also reduce the attractiveness and professional recognition of these positions. These constraints suggest that infrastructure expansion and higher allowances, while important, are not sufficient by themselves. The next phase of reform should give greater attention to staffing, caregiver training, service standards, monitoring, and the quality of care provided to children living in institutional settings.

Table 3.4 Implementation progress on programme for orphans

Objective	Activity	Performance indicator	Time frame	Implementation status
Improve programmes for orphans	Maintain quality of services	Programme continued	Every year	Programme support has continued through government institutions and grants to non-government orphanages. There are 85 Shishu Paribar, with 18 more under construction, and six Baby

				Homes, with one more under construction. The subsistence allowance has increased from BDT 2,200 to BDT 5,000. However, staff vacancies and difficulties in recruiting and retaining care providers continue to affect service quality.
Improve programmes for orphans	Increase coverage of orphan support programmes	Number of children served increased annually	Annual	The two major programmes are expected to support around 129,000 orphans in FY2025–26. Coverage remains substantial, although recent trends suggest stabilisation rather than steady annual expansion.

Source: Information obtained from the Department of Social Services (DSS), Ministry of Social Welfare (MoSW).

3.2.5 Ensuring child maintenance payments for abandoned children

The NSSS identified children in single-parent families, particularly those affected by parental abandonment, as a group requiring more structured protection. Such children may face heightened risks of poverty, neglect, social exclusion and disrupted access to education, health and care. The proposed reform sought to move beyond reliance on institutional care by introducing a child maintenance mechanism through which both parents would retain financial responsibility for their children, regardless of marital status, separation or living arrangements. MoWCA was assigned responsibility for designing the system in 2015, with enforcement of maintenance payments expected by 2017.

Progress on this reform has remained limited. A study on patterns of parental support for abandoned children was conducted, and a draft legal instrument on child maintenance payments has reportedly been prepared. However, the instrument has not yet been enacted, and the implementation framework is not operational. As a result, the core NSSS objective of establishing an enforceable child maintenance system has not yet translated into practice.

In the absence of an operational child maintenance mechanism, support for abandoned, unclaimed, trafficked and parentless children continues mainly through institutional care under MoSW and DSS. Baby Homes provide care for children aged 0–7, while Shishu Paribar provides support for children aged 7–18. These institutions provide food, care, protection, education and rehabilitation services, with children transferred from Baby Homes to Shishu Paribar after reaching the relevant age threshold. Two additional Baby Homes have been proposed, and BDT 1.40 billion has been allocated in FY2025–26 for the establishment or re-establishment of Shishu Paribar and Baby Home facilities.

However, the institutional care system continues to face service-quality constraints. DSS consultations indicate persistent vacancies in care-provider positions across Baby Homes and Shishu Paribar. Recruitment and retention are also affected by the low professional status attached to care roles, including designations such as “Aya” or “Khalamma”. These constraints suggest that infrastructure expansion alone will not be sufficient unless accompanied by adequate staffing, training, clearer service standards and stronger monitoring of care quality.

The Action Plan also envisaged an updated operational manual, maintenance of service quality and annual expansion of coverage. Implementation remains incomplete on these fronts. There is currently no separate operational guideline for abandoned or street-connected children, although a draft legal instrument has been prepared. This is a relevant gap because abandoned children, street-connected children and children without parental care require specialised case management, referral, psychosocial support, family tracing, reintegration planning and follow-up. DSS has assessed existing capacity as broadly adequate in light of the declining number of abandoned children, but lower institutional intake may also reflect under-reporting, weak referral systems or barriers to accessing services. Coverage adequacy should therefore be assessed not only by the number of children in institutions, but also by the strength of community-level identification and referral systems.

Overall, progress has been partial. Institutional care for abandoned and parentless children continues, and some infrastructure expansion is planned. However, the main NSSS reform on child maintenance payments remains at a preparatory stage. The next phase should prioritise enactment and operationalisation of the child maintenance framework, development of clear operational guidelines, professionalisation of care services, and stronger links between institutional care, community-based prevention and reintegration support.

Table 3.5 Implementation progress xx

Objective	Activity	Performance indicator	Timeframe and Implementation ministry/division	Implementation status
Improve programmes for abandoned children	Update manual, maintain service quality and increase coverage	Manual prepared; programme continued; coverage increased annually	Every year MoSW	Baby Homes serve children aged 0–7 and Shishu Paribar serve children aged 7–18. Institutional care continues, but staffing shortages remain. No separate operational guideline for abandoned or street-connected children is currently in place, although a draft legal instrument has been prepared. DSS considers existing capacity broadly adequate in view of the declining number of abandoned children.
Child maintenance payments	Implement child maintenance payment framework	Implementation framework operational	Up to June 2025 MoWCA	A study on parental support for abandoned children was conducted, and a draft legal instrument has reportedly been prepared. The framework has not yet been enacted or operationalised.

Source: Progress Report 2023, NSSS Action Plan 2021–26, and KII with DSS.

3.3 Programmes for the working-age population

The working-age population group faces a wide range of labour-market and livelihood risks, including informal employment, unstable earnings, workplace injury, illness, maternity-related income interruption, unemployment and sudden income loss during economic or climate-related shocks. These risks are particularly acute for low-income workers. At the same time, it is important to recognise that many of Bangladesh's labour-market challenges, including extremely limited women's labour force participation, youth unemployment, skills mismatch and high youth unemployment cannot be addressed by social protection interventions alone. They require broader policies related to job creation, industrial development, education, skills, childcare, transport, labour regulation and macroeconomic stability.

Within this wider context, the role of social protection is more specific. It can help reduce vulnerability when earnings are interrupted, provide temporary income support during hardship, improve employability through selected skills and training interventions, and develop more structured mechanisms for protecting workers against defined contingencies. The NSSS working-age reform agenda should therefore be assessed against these specific objectives, rather than against the full range of labour-market outcomes.

The NSSS proposed three main areas of reform for the working-age population, defined as those aged 19–59 years:

- expanding education and vocational training to enhance employability;
- strengthening workfare programmes to provide temporary income support during periods of hardship; and
- introducing unemployment, accident, sickness and maternity insurance under the proposed National Social Insurance Scheme framework.

These reforms were intended to broaden protection for working-age people, but their scope was necessarily limited by the structure of Bangladesh's labour market, the predominance of informality and the early stage of contributory social insurance development.

Labour-market data underline the relevance of these reforms, while also showing the limits of what social protection alone can achieve. According to LFS 2024, 71.71 million people were in the labour force, with an overall participation rate of 58.9 per cent. The gender gap remained large: 80.0 per cent of men participated in the labour force, compared with 38.4 per cent of women. Women's labour force participation increased up to 2022 but declined again by 2024 (Figure 3.7). In manufacturing, the number of women workers declined from more than 3.75 million in 2013 to 1.95 million in 2024, with reductions also observed in subsectors such as textiles, food products and tobacco (Razzaque et al., 2025). These trends point to wider employment and sectoral challenges, although they also reinforce the relevance of maternity protection, childcare support, skills upgrading and employment-related social insurance.

The labour-market context underscores the importance of these reforms. According to the Labour Force Survey 2024, out of 121.75 million people aged 15 and above, 71.71 million were in the labour force, representing a labour force participation rate of 58.9 per cent. However, participation remains marked by a large gender gap. Around 80.0 per cent of men, equivalent to

48.02 million, were in the labour force, compared with only 38.4 per cent of women, equivalent to 23.69 million. Over time, the total labour force increased from 56.7 million in 2010 to 73.1 million in 2022, before declining slightly to 71.7 million in 2024. Much of the recent fluctuation has been driven by changes in women's participation, which rose sharply by 2022 but declined again by 2024, while men's participation followed a more gradual upward trend (Figure 3.7).

The weakening of women's employment presence is particularly evident in manufacturing. Recent evidence points to a trend of "defeminisation" in manufacturing employment, with the number of women employed in the sector declining from more than 3.75 million in 2013 to 1.95 million in 2024. A decline in industrial employment has also been observed in subsectors such as textiles, food products and tobacco (Razzaque et al., 2025). This trend has important implications for social protection policy. Manufacturing has historically served as a major source of paid employment for women, particularly through the ready-made garments sector. A contraction in women's presence in manufacturing could therefore increase the risk of income insecurity, labour-market withdrawal and dependence on unpaid care work, especially in the absence of adequate childcare, maternity protection, skills upgrading and employment-related social insurance.

Youth labour-market outcomes also show continuing pressure. The youth unemployment rate, covering those aged 15–29, stood at 8.07 per cent in 2024, compared with the national unemployment rate of 3.66 per cent. Unemployment was highest among younger cohorts, reaching 10.44 per cent for those aged 15–19 and 9.24 per cent for those aged 20–24. In the same year, around 8.56 million young people aged 15–29 were not in education, employment or training, equivalent to 20.3 per cent of the youth population. The rate was higher for young women, at 25.6 per cent, compared with 14.1 per cent for young men. These figures point to substantial barriers in school-to-work transition, skills acquisition and access to suitable employment. Social protection can contribute through training, employability support, temporary income assistance and links with active labour-market measures, but cannot substitute for wider employment and economic policies.

The FY2025–26 Social Protection Budget Report lists 23 programmes for the working-age population, with a total allocation of BDT 84 billion, equivalent to 7.2 per cent of the total social protection budget. This share should be interpreted with caution. In the absence of a clear normative benchmark for the appropriate share of social protection spending for working-age people, the figure should not by itself be treated as evidence of under-allocation. Its significance depends on the scale of labour-market risks, the size and composition of the working-age population, the extent of informality, and whether existing programmes provide meaningful protection against unemployment, employment injury, sickness, maternity-related income loss and livelihood disruption. The 7.2 per cent share is therefore best understood as an indicator of the current policy emphasis within the social protection portfolio, rather than as standalone evidence of adequacy or inadequacy.

Overall, the working-age reform agenda remains highly relevant, but it should be interpreted realistically. Bangladesh's labour-market challenges are large and structural. The NSSS programme reforms for this group were not designed to resolve all such challenges, but to strengthen protection against specific income and livelihood risks. The key evaluation question is

therefore whether training, workfare and the proposed NSIS branches have advanced sufficiently to provide more predictable and effective protection for working-age people.

3.3.1 Strengthening Education and Training

The NSSS treats education, training and skills development as central to improving the welfare of the working-age population. This is particularly important in a labour market where many new entrants face difficulties in accessing stable and productive employment, while a large share of workers remain concentrated in informal, low-productivity and low-paid activities. For working-age people, skills development is therefore not only a human capital intervention but also a social protection instrument, as it can reduce vulnerability by improving employability, supporting income generation and enabling transitions into better-quality work.

The Action Plan places employment creation and skills development at the centre of support for the working-age population, with particular emphasis on overseas employment, migrant workers, youth employment and adaptation to emerging labour-market demands. Implementation is led primarily by the Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), in coordination with the Bureau of Manpower, Employment and Training (BMET), the Ministry of Labour and Employment (MoLE), the Ministry of Education, the Ministry of Finance, the Ministry of Social Welfare, the Ministry of Youth and Sports (MoYS), and the National Skills Development Authority (NSDA). Given this multi-agency structure, the effectiveness of the reform agenda depends on coordination, quality assurance and stronger links between training provision and labour-market demand.

Under the Ministry of Youth and Sports, the Department of Youth Development is implementing several skills and employment projects that link training more directly to income opportunities. One major initiative aims to create employment for educated job-seeking youth across 48 districts through freelancing-related training, scheduled for January 2024 to December 2026, with an estimated budget of BDT 29,999 lakh, or around BDT 300 crore. Another project seeks to build the skills of young people with basic IT knowledge by introducing artificial intelligence-based training, scheduled for January 2025 to December 2026, with an estimated budget of BDT 9,991.56 lakh, or around BDT 100 crore. The Ministry is also implementing two targeted skills programmes in the Chattogram region: one focused on life skills development for youth from the Forcibly Displaced Myanmar Nationals community, and another on skills development and employment support for youth in host communities under Chattogram Division. Both are scheduled for July 2025 to June 2028, with estimated budgets of BDT 10,742 lakh and BDT 13,304 lakh, respectively. Together, these initiatives indicate a more diversified skills portfolio, combining ICT-based training, freelancing, artificial intelligence, displacement-sensitive programming and local employment support.

The NSDA plays a central regulatory and coordination role in Bangladesh's skills ecosystem. The national policy ambition is to increase Technical and Vocational Education and Training (TVET) enrolment from 17.18 per cent in 2021 to 25 per cent by 2025, 30 per cent by 2030 and 41 per cent by 2041, placing greater importance on system coordination, quality assurance and labour-market relevance. According to NSDA, 504 training institutes were registered in 2022–23, including 154 new registrations in that year. In addition, 368 institutes were authorised to deliver 2,569 courses, while 340 institutes were approved to conduct assessments for 1,989 courses.

These developments are important for strengthening standardisation and certification across a diverse training-provider landscape.

Implementation priorities under the Action Plan include strengthening public-private partnerships, introducing demand-driven courses linked to overseas labour markets, and responding to Fourth Industrial Revolution (4IR) requirements through occupation-related skills training in TTCs and IMTs. NSDA has advanced 4IR preparedness by developing more than 35 ICT-related competency standards and progressively integrating digital and 4IR concepts into curricula. These efforts are supported by initiatives to identify future skills needs, build a digitised skills database, upgrade instructors' digital competencies, and strengthen the capacity of training providers to deliver emerging technology-related courses. However, NSDA's capacity remains constrained, as only 56 of 88 approved positions are currently filled, with significant vacancies at deputy and assistant director levels. This limits its ability to regulate, accredit, monitor and support the skills system at scale.

BMET has expanded and upgraded its training system to support both domestic skills development and preparation for overseas employment. Its training network has delivered skills training and pre-departure training across 48 trades, with 567,729 women and men trained so far. Beyond core technical courses, BMET has introduced more market-oriented preparation for migration, including Korean language training for Korea-bound workers and English language training through four TTCs. This reflects the growing importance of language, communication and destination-country readiness alongside trade-specific skills.

The expansion of TTCs and IMTs has improved decentralised access to training. Eight TTCs and one Bangladesh Institute of Marine Technology are operational under the reported Action Plan update. In addition, 40 TTCs in 40 upazilas are planned to establish. With this expansion, BMET's training network is expected to expand, increasing annual training capacity to around 900,000. However, the effectiveness of expanded infrastructure depends on the availability of qualified instructors, updated curricula, adequate equipment, employer linkages and credible certification.

Table 3.6 Social protection programmes linked to training and education

Programme	Target group and benefit	Ministry	Budget (FY2025–26, Tk crore)
Providing Driving Training or Employment at Home and Abroad	Working-age people; vocational skills development linked to domestic and overseas employment.	MoEWOE	50.00
Integrated Management Resources for Poverty Alleviation Through Comprehensive Technology	Working-age people; vocational skills development and technology-based livelihood support.	MoYS	34.00
Economic Acceleration and Resilience for NEET (EARN)	Rural NEET youth, with emphasis on women and vulnerable groups; skills training, employability support, alternative education and entrepreneurship.	MoYS	1,053.64
Leaving No One Behind: Skills and Economic Opportunities for Cox's Bazar Youth in Bangladesh	Youth in Cox's Bazar, including displaced and host-community youth; skills	MoYS	48.22

	development and entrepreneurship support.		
Employment Generation Through Freelancing Training for Educated Jobseekers Youth in 48 Districts of the Country	Educated job-seeking youth, including men and women; freelancing training for self-employment and entrepreneurship.	MoYS	105.78

Source: Social protection budget report FY2025-26.

Labour-market interventions still account for a relatively small share of overall social protection spending, but the composition within this sub-portfolio is changing. The FY2025–26 budget shows a stronger emphasis on economic inclusion, entrepreneurship and self-employment support for vulnerable working-age groups. The share of entrepreneurship support within labour-market programmes increased from 10.8 per cent in FY2023–24 to 36.8 per cent in FY2025–26, indicating greater policy emphasis on income generation alongside conventional vocational training. This shift is relevant because training alone may not lead to wage employment unless it is supported by mentoring, enterprise development, access to finance, placement services and market linkages.

Flagship initiatives such as the Economic Acceleration and Resilience for NEET (EARN) project and the Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS) project reflect this shift. The EARN project aims to support rural youth not in education, employment or training through skills training, alternative education, employability enhancement and entrepreneurship support, with particular emphasis on women and vulnerable groups. The ProGRESS project focuses on improving women’s employability by making TVET and enterprise development systems more gender-responsive and accessible. These initiatives are relevant to the NSSS working-age reform agenda, given the large gender gaps in labour force participation, NEET status and access to decent work.

For migrant workers and returnees, progress has focused on pre-migration preparation, welfare protection and limited reintegration support. A circular has been issued mandating insurance coverage for aspiring migrant workers using formal migration channels, with workers required to pay a mandatory premium during the migration clearance process. The migrant worker insurance scheme became compulsory in 2019. Coverage was later increased to up to BDT 10 lakh, with workers paying a one-time premium of BDT 1,000 before departure. The scheme provides protection against accidental death and disability and includes compensation for eligible workers returning jobless within the specified period. This is an important regulatory step, but effective protection depends on awareness, claims facilitation, monitoring and post-return support. Reintegration support for returnee migrants remains limited in scale, despite Action Plan commitments to strengthen training and financing. This is a significant gap because many returnees face debt, depleted savings, health problems, interrupted employment trajectories or difficulties in re-entering the domestic labour market.

Overall, implementation of education and training reforms has advanced through institutional expansion, training diversification, regulatory improvements and new economic inclusion initiatives. Progress is visible in the expansion of TTCs and IMTs, instructor development, overseas labour-market research, apprenticeship programmes, STEM and 4IR-related training, and mandatory insurance for formal migrant workers. At the same time, the reform agenda continues

to face constraints related to coordination across providers, limited tracking of employment outcomes, uneven industry linkage, institutional capacity gaps within NSDA, and limited reintegration support for returnee migrants.

Table 3.7 Implementation progress on education and training for working age population

Objectives	Activities	Performance indicator	Time frame	Implementation Ministry/Division	Implementation status
Employment Creation and Skills Development	Establish new Technical Training Centres (TTCs) and Institutes of Marine Technology (IMTs)	New TTCs / IMTs established	Continuous	Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE) / BMET	8 TTCs and one Bangladesh Institute of Marine Technology are operational under the reported update. In addition, 40 TTCs in 40 upazilas are planned to establish.
	Provide training of trainers and enhance instructor capacity	Trainers trained / accredited	Continuous	MoEWOE / BMET	Training of trainers and instructor-capacity development programmes are operational.
	Identify new areas of overseas employment and training	Research studies conducted; new skill sectors identified	Continuous	MoEWOE	Several national and international studies have been conducted to identify overseas employment opportunities, destination-market requirements and emerging skill needs.
	Strengthen apprenticeship training and link training with industries	Apprenticeship programmes expanded	Continuous	MoEWOE / MoLE / BMET	Apprenticeship programmes are in operation.
Early Human Capital and 4IR (4th Industrial Revolution) Preparedness	Strengthen adult skills development and continuing education for 4IR workforce adaptation	STEM-oriented training and reskilling programmes implemented	Continuous	MoLE / TMED / MoEWOE / NSDA / MoYS	STEM-oriented and 4IR-related training programmes are in operation. NSDA has developed ICT-related competency standards and started integrating digital and 4IR concepts into curricula, although staffing gaps constrain wider implementation.
Support for Migrant	Increase social allowance and welfare	Number of programmes increased	Continuous	MoEWOE	Welfare support continues through the Wage Earners' Welfare Board,

Workers and Returnees	schemes for migrant workers and families				but coverage and service depth remain limited relative to the needs of migrant workers and their families.
	Issue circular for mandatory insurance coverage for aspirant migrant workers	Circular issued	Dec-23	MoEWOE	A circular has been issued, and workers migrating through formal channels are required to pay a mandatory insurance premium. Awareness, claims facilitation and benefit uptake remain implementation concerns.
	Strengthen reintegration support for returnee migrants through training and financing	Reintegration training and credit programme implemented	Continuous	MoEWOE / MoF / MoYS / MoDMR	Reintegration support remains limited in scale. Training and financing support exist but are not sufficient for returnees facing debt, unemployment, health problems or difficulty re-entering the domestic labour market.

Source: Author's compilation from different sources.

3.3.2 Strengthening Workfare Programmes

Workfare programmes are social assistance measures that provide short-term support through organised work opportunities. They help households facing seasonal hardship, disaster-related losses or temporary unemployment to stabilise income and consumption, while also supporting the construction and maintenance of community assets such as rural roads, embankments, canals and earthworks. Within the social protection budget classification, workfare is treated as a poverty-targeted transfer delivered through public works, with support provided either in cash or food. The NSSS policy direction has generally leaned towards cash-based modalities where feasible, as they provide greater flexibility for recipients and can be streamlined through digital payment channels. At the same time, food-based modalities continue to remain relevant in contexts where local food availability, price spikes or emergency conditions make in-kind support more appropriate. In FY2025–26, public workfare delivered in cash accounted for around 6.85 per cent of social assistance, suggesting that workfare remains a relatively smaller component within social assistance, although it continues to be used during shocks and lean seasons.

In cash-based public workfare schemes, wages are paid to participants for a fixed number of workdays, increasingly through G2P channels. In food-based public workfare, participants receive food grains or an equivalent value linked to work performed, often in locations affected by disasters, seasonal distress or market disruptions. Under the Ministry of Disaster Management and Relief (MoDMR), the main workfare portfolio for FY2025–26 includes the Employment Generation Programme for the Poorest (EGPP) as a cash workfare programme, Development of

Rural Infrastructure (Earthwork) as another cash-linked public works intervention, EGPP+ as a disaster-focused cash-based workfare programme, and Food for Work (FFW) as the core food-based workfare programme. The budget and beneficiary targets under this cluster show a sizeable operational footprint, with EGPP receiving the largest budget allocation among the listed workfare programmes.

EGPP is structured as a seasonal employment scheme delivered in two cycles, with each cycle consisting of 40 days of work. Participants are required to work seven hours per day and receive a daily wage of BDT 400, revised from the earlier BDT 200. The programme also includes a savings-linked feature, whereby participants deposit BDT 25 per day into their bank account and can withdraw the accumulated amount after a defined period. The implementation instructions for EGPP have also been revised to make the programme more climate-adaptive. Eligibility is framed around employable individuals from poor socio-economic backgrounds, with priority given to landless and low-income households with limited productive assets. Recent updates indicate that the G2P payment transfer charge is borne by the government, which aligns with the broader move towards cash-based delivery.

EGPP+ is a disaster-focused variant of EGPP, also delivered in cash. Supported by the World Bank through the International Development Association (IDA), it is intended for the poorest groups in Cox's Bazar and other disaster-affected areas, with eligibility criteria that place greater emphasis on low-income and vulnerable households. The scheme targets people aged 18–65 years, including those with annual income below BDT 48,000, and payments are delivered weekly. Food for Work is a food-based workfare programme implemented under MoDMR. In addition, the Ministry of Land implements related support through the earthwork component of the Climate Victims Rehabilitation Project. These interventions support rural labour markets and infrastructure maintenance during seasonal distress or disaster impacts by providing 8 kg of rice per day, or an equivalent value, linked to work.

Table 3.8 List of existing workfare programmes

Workfare programme	Implementing ministry	Benefit	Target beneficiaries (FY2025–26) in million	Budget (FY2025–26) in billion BDT
Development of Rural Infrastructure (Earthwork)	MoDMR	Provide short-term employment to rural poor and to build and maintain rural roads. Cash equivalent to 8 kilograms of rice/wheat for 7 hours of work per day.	1.60	15.10
Employment Generation Programme for the Poorest (EGPP)	MoDMR	Daily wage of TK. 400 (2 cycles, 40 days each) for 7 hours of work per day.	0.40	16.51

Employment Generation Programme for the Poorest Plus (EGPP+)	MoDMR	Daily wage of TK. 400 for 7 hours of work per day.	0.16	1.00
Food for Work (FFW)	MoDMR	8 KG of rice or cash equivalent per day for 7 hours of work per day.	0.98	9.28
Valuation of Food under Food for Works	MoL	Generate seasonal food-based employment for the rural poor	-	1.17

Source: Social protection budget report FY 2025-26.

Implementation progress shows that workfare support has continued. A comparison with FY2020–21 suggests that overall coverage of the main comparable workfare programmes has declined. The coverage of the four scheme together fell from around 5.15 million beneficiaries in FY2020–21 to around 3.14 million in FY2025–26. At the same time, allocation remained broadly stable, increasing slightly from around BDT 41.93 billion to BDT 43.06 billion. This reflects higher nominal support per participant, including the increase in the EGPP daily wage from BDT 200 to BDT 400.

Against the consolidation envisaged in the NSSS and Action Plan, no consolidation of workfare programmes under one umbrella has taken place. Both cash- and food-based programmes remain operational. However, allocation for Food for Work declined from BDT 10.43 billion in FY2020–21 to BDT 9.28 billion in FY2025–26, while cash-based workfare continues to dominate in budgetary terms.

Cash transfers are increasingly preferred because they are simpler to administer and tend to generate stronger welfare gains when local markets function well and households can purchase essentials at stable prices. At the same time, food-based workfare retains a practical role under certain disaster conditions, such as floods and droughts, when local food availability may be constrained and sharp price increases can reduce the effective value of cash support. However, workfare support remains largely need-based and episodic, rather than operating through predictable and regularised cycles of support.

Table 3.9 Implementation progress on strengthening workfare programmes

Objectives	Activities	Performance indicator	Timeframe	Implementation status
Continue disaster relief and workfare support	Supply food grain for food-based disaster relief programmes and provide budget for cash-based programmes	Programmes continued	Continuous	Food- and cash-based workfare support continues. However, coverage of the main comparable workfare programmes declined from around 5.15 million beneficiaries in FY2020–21 to around 3.14 million in FY2025–26, while nominal allocation remained broadly stable.

Expand support during disasters	Consider horizontal and vertical expansion of existing programmes in the face of disasters	Mechanism to scale up coverage and/or benefit package in place	Jul-23	Disaster-focused workfare support continues, including through EGPP+. However, there is no clear evidence of a systematised mechanism for horizontal or vertical expansion during disasters. Overall coverage of the main workfare schemes declined, although nominal allocation increased slightly from around BDT 41.93 billion in FY2020–21 to BDT 43.06 billion in FY2025–26. The daily wage under EGPP increased from BDT 200 to BDT 400.
Convert most workfare programmes from food to cash	Organise discussions with stakeholders for smooth transition and gradually change food-for-work programmes to cash where feasible	Stakeholder consultation undertaken; food workfare programmes converted to cash where feasible	December 2021–December 2024	Cash-based workfare remains dominant, while food-based workfare also remains operational. Allocation for Food for Work declined from BDT 10.43 billion in FY2020–21 to BDT 9.28 billion in FY2025–26. No consolidation of workfare programmes under a single umbrella has taken place.

3.3.3 Introducing Unemployment, Accident, Sickness and Maternity Insurance under NSIS

The NSIS was one of the major NSSS reform proposals for the working-age population. Its significance lay in the intended shift from fragmented worker-protection arrangements towards a contributory system based on risk pooling, shared financing and legally defined entitlements.¹⁸ The NSSS envisaged four branches under the NSIS: employment injury insurance, maternity insurance, sickness insurance and unemployment insurance. These branches address different risks, but they share a common institutional logic: providing structured income protection when workers face employment injury, maternity-related work interruption, sickness or involuntary unemployment.

Among the four proposed branches, EIS has made the most tangible progress.

- The EIS pilot was launched in June 2022, with technical support from the International Labour Organization (ILO) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), initially for workers in the export-oriented RMG sector, and was later extended to the footwear and leather sector and EPZs. It introduced a no-fault and more centrally

¹⁸ Social insurance differs from social assistance because it is generally contributory, based on pooled financing, and provides benefits as legal entitlements. Social assistance is usually financed from general taxation and targeted to poor or vulnerable groups.

administered model of employment injury protection, combining existing CF support with top-up pension-type payments for permanent total disability and death.¹⁹ The pilot has generated practical experience in accident reporting, claims processing, disability assessment, benefit payment, digital administration and tripartite governance. In this respect, EIS is the only NSIS branch that has moved beyond conceptual discussion into operational piloting.

- However, At the end of Action Plan Phase II, EIS remained transitional. Its financing has relied on interim arrangements, including brand contributions and CF-linked mechanisms, rather than a regularised employer-worker contribution system under a permanent statutory framework. The amendment to the BLA, providing for the establishment of an EIS Fund, is an important legal development. However, the transition from pilot to permanent scheme will depend on the formulation of rules, institutional arrangements, sustainable financing and operational systems. The EIS pilot should therefore be assessed as the most concrete achievement under the NSIS agenda, but not yet as a fully institutionalised national employment injury insurance system.

Unemployment protection has progressed through a different route.

- Contributory UI has not yet been piloted. Existing unemployment-related protection remains largely limited to BLA provisions such as lay-off compensation, retrenchment benefits, discharge compensation and termination payments. These provisions may cushion job separation for some formal workers, but they are employer-liability and severance-type arrangements rather than pooled unemployment insurance. They do not provide regular income replacement during unemployment, nor are they systematically linked with job-search support, counselling, retraining or employment services.
- Within this context, Unemployment Workers' Protection Programme (UWPP) deserves specific recognition. Introduced in 2020 during the COVID-19 period, with support from the European Union, UWPP provided temporary financial support to workers who lost employment in selected export-oriented sectors, including garments, leather goods and footwear. It was not originally designed as part of the NSSS programmatic reform agenda, nor was it introduced as a branch of the proposed NSIS. Rather, it emerged as a crisis-response measure by MoLE, with EU support. Initially focused on laid-off workers in the garment and leather sectors, the programme was later extended to workers in selected export-oriented sectors, including jute, frozen food and shipbuilding. The programme initially provided BDT 3,000 per month for up to three months to eligible workers. Revised guidelines issued in 2025 increased the benefit to BDT 5,000 per month for workers losing employment after mid-2025. Eligibility generally requires at least six months of employment in export-oriented enterprises and verified documentation of termination.

¹⁹ A no-fault employment injury scheme provides benefits to injured workers or their survivors without requiring them to prove employer negligence, thereby reducing delays and disputes associated with litigation-based compensation.

Applications are processed through the CF, with verification and digital payment arrangements used to support beneficiary identification and payment delivery.

- From an evaluation perspective, UWPP is significant because it represents a policy acknowledgement that job loss among workers may require public income support beyond severance-type employer-liability provisions under the BLA. It also offers operational learning on how affected workers can be identified, verified and paid through a public administrative system. These lessons are relevant for future unemployment protection design, particularly in relation to worker registration, claims processing, payment delivery and the use of digital systems. However, UWPP should not be treated as UI or as evidence that the unemployment branch of the NSIS has been implemented. It is a tax-financed social assistance intervention targeted at workers in selected export-oriented sectors, not a contributory social insurance scheme based on pooled financing, prior contributions and legally defined insurance entitlements. Its coverage remains narrow, its duration is short, and the benefits provided are not aligned to ILO provisions set out as part of an unemployment insurance mechanism.

Maternity insurance, another important branch of NSIS, remains at a preparatory stage.

- Bangladesh has maternity-related provisions under the BLA, more generous public-sector maternity leave, MCBP, and limited maternity grants through CF and BLWF. These arrangements serve different groups and operate through different financing mechanisms. The BLA places the cost of maternity benefits directly on employers, which can weaken compliance and create adverse incentives for hiring or retaining women workers. MCBP is an important tax-financed social assistance programme for poor and vulnerable mothers, but it is not an earnings-related maternity insurance mechanism for insured workers. The central gap is therefore the absence of a contributory and collectively financed maternity insurance branch that protects women workers against maternity-related interruption of earnings.

Sickness insurance remains the least developed of the four branches.

- Current sickness-related protection is limited to short-duration paid sick leave, medical allowances in selected sectors, some employer-provided support, and discretionary assistance through welfare funds. These arrangements do not provide a structured system of income replacement when illness causes a longer interruption of earnings. A future sickness insurance branch would require agreed rules on coverage, medical certification, waiting periods, benefit levels, duration and financing. At present, no operational pilot or agreed institutional structure is in place.

One of the main constraints on the NSIS agenda has been the absence of a clearly designated institutional home with the mandate and capacity to lead a social insurance reform of this nature.

- The implementation of the NSIS has always depended not only on policy commitment but also on the development of appropriate institutional arrangements capable of administering a contributory social insurance system. Such a system requires specialised capacities for worker registration, contribution collection, claims management, actuarial assessment, compliance monitoring, financial oversight and tripartite governance.

Building the required capacities has proven to be extremely challenging as institutional strengthening in support of the NSIS agenda has progressed very slowly. The institutional progress on the NSIS needs to be assessed in light of the long delay in settling where responsibility for the scheme should sit. The NSSS envisaged the NSIS as a contributory framework to protect workers under the principles of social insurance. However, for many years, the institutional home of the proposed scheme remained unclear. The NSSS had referred to the possibility of managing the NSIS under IDRA, within the framework of the Insurance Act 2010. In the Action Plan Phase I of the NSSS, the Financial Institution Division (FID) of the Ministry of Finance was assigned responsibility for overseeing progress on the NSIS agenda. This reflected an early institutional approach that located responsibility within the financial sector. However, FID primarily deals with banks, financial institutions and private insurance mechanisms.

- Social insurance, by contrast, requires a different institutional logic: collective risk pooling, employer-worker contributions, statutory entitlements, tripartite participation, worker registration, claims administration, compliance monitoring, actuarial review and links with labour-market institutions. The activities would require a different type of institutional arrangement, involving worker registration, contribution management, benefit administration, labour-market linkages and tripartite governance. The slow progress of the NSIS agenda partly reflects unresolved institutional positioning for long, as no agency had both a clear mandate and sufficient technical capacity to lead the development of a worker-focused social insurance system. A more concrete institutional direction emerged only recently. In 2025, the oversight role for advancing the NSIS agenda was placed with MoLE, which is more directly aligned with labour administration, worker welfare, employment relations, occupational safety and health, and emerging social insurance arrangements. As part of this shift, the SSU was established within MoLE. ADB, ILO and GIZ is currently providing technical support to strengthen the capacity of SSU. This represents an important institutional step, as it creates a designated focal point for taking forward the worker-focused social insurance agenda after a prolonged period of uncertainty over institutional responsibility.
- The SSU's immediate role should be understood as transitional and developmental rather than as that of a full social insurance authority. It can support the preparation of legal and institutional frameworks, coordinate technical work on the proposed NSIS branches, facilitate tripartite and inter-ministerial dialogue, help develop administrative and digital standards, and provide continuity in reform management. It can also help ensure that the experience generated through the EIS pilot, including claims processing, benefit calculation, tripartite governance and digital case management, is used to inform the development of other branches such as unemployment, maternity and sickness insurance.
- However, the SSU is still an emerging platform. Its capacity will need to be raised considerably if it is to function effectively. The Assessment-based National Dialogue (ABND) report, prepared with support from Asian Development Bank (ADB) and

International Labour Organization (ILO), points to several requirements: adequate and specialised staffing, continuity in key positions, stronger technical knowledge of social insurance, capacity in worker registration and database management, interoperability across digital systems, claims administration, actuarial analysis, monitoring and evaluation, and financial sustainability assessment. It will also need stronger convening authority within MoLE and across relevant ministries and agencies, including the Ministry of Finance, Cabinet Division, MoSW and data-system agencies.

Table 3.10 Implementation progress on unemployment, accident, sickness and maternity insurance under NSIS

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
Conduct study on possible options for unemployment insurance	Study report submitted to FID and Cabinet Division	23-Dec	Ministry of Labour and Employment / Financial Institutions Division	A feasibility study was undertaken. However, unemployment insurance remains at the design stage, and no contributory scheme has yet been introduced.
Introduce unemployment insurance on a pilot basis	Pilot implemented in selected organisations	24-Jul	Ministry of Labour and Employment / Financial Institutions Division	The unemployment insurance pilot has not been implemented. Existing support remains limited to labour-law-based severance provisions and temporary assistance measures such as UWPP, which do not constitute contributory unemployment insurance.
Expand unemployment insurance nationwide	Programme rolled out nationally	25-Jul	Ministry of Labour and Employment / Financial Institutions Division	National roll-out has not taken place. The scheme has not yet moved beyond feasibility, and roadmap preparation.
Integrate maternity, sickness and accident insurance within NSIS	Integration plan approved	Continuous, 2024–26	Ministry of Labour and Employment / Finance Division	An NSIS roadmap is being developed with support from the ILO, Department of Foreign Affairs and Trade (DFAT) of Australian Government, and United Nations Development Programme (UNDP), but there has been no development on the integration plan. EIS has moved into pilot implementation and provides the strongest operational foundation. Maternity insurance remains preparatory, while sickness insurance remains largely conceptual.

Source: Compilation based on NSSS Action Plan Phase II, NSIS roadmap, KIIs and discussion with MoLE.

3.4 Strengthen social protection support for vulnerable women

Women in Bangladesh remain disproportionately vulnerable to economic and social risks because of persistent gender inequalities in access to income, employment, assets, mobility and decision-making. These vulnerabilities are intensified by widowhood, abandonment, domestic violence, unpaid care responsibilities, and limited childcare support in both formal and informal employment sectors. The NSSS recognised that women's vulnerability is shaped not only by income poverty, but also by unequal household bargaining power, constrained labour-market access, care burdens, limited financial inclusion and weaker control over productive resources. For working-age women, risks are particularly acute among widows, deserted and divorced women, destitute women, single mothers, unemployed single women, adolescent girls, and women in poor and vulnerable households. The NSSS therefore placed women's social protection within a broader lifecycle framework, where women would access relevant schemes such as old-age support, disability benefits, maternal health-related support and education stipends, while also receiving targeted support through a reformed programme for vulnerable working-age women.

Within this framework, the NSSS proposed a consolidated income transfer under a reformed Vulnerable Women's Benefit programme. The purpose was not simply to continue fragmented women-focused schemes, but to create a more coherent support package for vulnerable women that would combine minimum income security with pathways to livelihood participation. The Strategy also emphasised measures to facilitate women's entry into the labour market, including skills, enterprise support, maternity-related protection and childcare. This was important because women-specific social protection had historically been concentrated around a few schemes for widows, destitute women and poor mothers, while support for employability, care constraints, income generation and graduation from extreme poverty remained less developed.

The gender dimension of the NSSS was further strengthened through the NSSS Gender Policy, developed to make the social protection system more gender-responsive and inclusive. The NSSS Gender Policy linked the broader social protection agenda with gender equity objectives and emphasised that simply targeting women as beneficiaries is not sufficient to address gender inequality. Instead, gender needs to be mainstreamed across programme design, implementation, monitoring and evaluation. Its priorities included food security and nutrition, human development support, access to livelihood opportunities and productive resources, protection from lifecycle and covariate risks, and stronger gender-sensitive monitoring.

From a programme-reform perspective, the NSSS priorities for vulnerable women can be grouped into three broad areas. First, it sought to strengthen income security for poor and vulnerable women through a reformed VWB and improved support for widows, deserted and destitute women. Second, it emphasised empowerment-oriented support, including skills development, livelihood assistance, enterprise support and access to productive resources, so that women's social protection would contribute to graduation and labour-market participation rather than remain limited to subsistence transfers. Third, it recognised the importance of care-related constraints, particularly workplace childcare, and assigned MoWCA a role in coordinating with other ministries to help ensure childcare provision in line with labour-law requirements.

This section therefore retains the main NSSS rationale and reform priorities for vulnerable women within the broader review of programmatic reforms. The detailed assessment of the gender related indicators in the NSSS Action Plan, and actions under NSSS Gender Policy, including its policy commitments, institutional framework and implementation progress, is discussed separately in Chapter 5. That chapter provides a fuller review of how far the social protection system has integrated a gender lens beyond women-specific schemes, including the extent to which programmes address empowerment, care responsibilities, labour-market participation, financial inclusion, lifecycle risks and gender-responsive monitoring.

3.5 Establishing a comprehensive pension system for the elderly

As Bangladesh moves steadily towards an ageing population, the need for a comprehensive system of old-age protection has become increasingly important. The share of the population aged 60 and above is projected to surpass the share of children under 15 by the mid-2040s, while the share of the working-age population is expected to begin declining after 2030. This signals the gradual closing of the demographic dividend and implies that a growing elderly population will increasingly depend on a proportionately smaller working-age population for economic and social support. At the same time, traditional family-based care arrangements are being affected by urbanisation, migration, smaller households, and changing social norms, leaving many older persons exposed to poverty, ill-health, care dependency, and social exclusion.

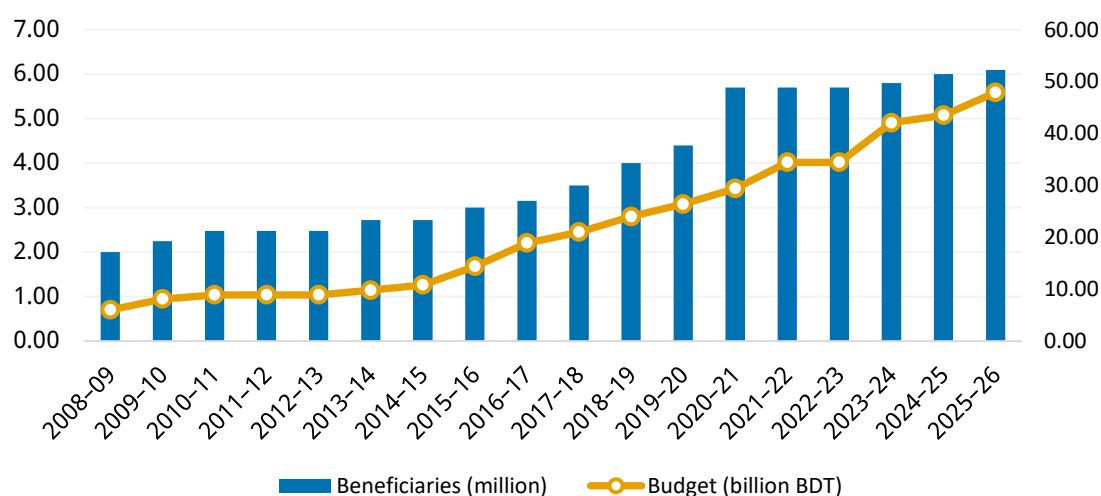
Recognising these risks, the NSSS proposed building a more comprehensive pension system for the elderly. The reform agenda centred on three areas: strengthening the Old Age Allowance as a basic state-supported minimum income for eligible older persons; continuing and improving the administration of the government service pension for retired public employees and their families; and developing private and voluntary pension arrangements for individuals seeking additional old-age income security.

Old Age Allowance (age 60 +)

Since its introduction in 1998, the Old Age Allowance has remained one of Bangladesh's central pro-poor social protection programmes. It is an unconditional cash transfer administered by the Ministry of Social Welfare through the Department of Social Services and is targeted to older persons facing economic vulnerability. Eligibility is based on age, income, and vulnerability criteria. The formal age threshold remains 65 years for men and 62 years for women, although the NSSS had proposed a broader elderly benefit for citizens above 60 who meet income criteria. The programme seeks not only to reduce income insecurity in old age but also to strengthen the dignity and social recognition of older persons within households and communities.

Programme coverage and delivery have improved over time. Payments are delivered through the G2P system on a quarterly basis, and implementation continues to be guided by the Old Age Allowance manual. In FY2025–26, the programme is designed to support 6.1 million beneficiaries with a total allocation of BDT 47.91 billion. The number of beneficiaries is expected to increase further to 6.2 million in FY2026–27.

Figure 3.7 Coverage and allocation of Old Age Allowance over the years



Source: Data obtained from the Finance Division, Ministry of Finance.

To ensure benefit amount remains responsive to changes in the cost of living, the Finance Division established a working committee to conduct periodic reviews of benefit amounts for six social security programmes, including the OAA.²⁰ The review mechanism was introduced as part of the policy actions/conditionalities under ADB's Second Strengthening Social Resilience Program. The committee is mandated to assess benefit adequacy annually using national inflation and CPI trends and to submit its recommendations to the Cabinet Committee on Social Security Programmes (CCSSP). In its most recent review, the committee recommended increasing the monthly Old Age Allowance from BDT 650 to BDT 700 for FY2026–27, and this recommendation was subsequently approved by the CCSSP. Under the approved structure, 5,995,000 older persons will receive BDT 700 per month, while 205,000 older persons aged 90 years and above will receive a higher transfer of BDT 1,000 per month.

Programme administration has also been strengthened through verification initiatives. Between September and December 2025, the Department of Social Services (DSS) conducted a pilot verification exercise in eight upazilas with support from the World Bank, one from each administrative division, to assess beneficiary eligibility. Open meetings were organised with the participation of local government representatives, and existing beneficiaries were asked to provide updated information on age, income, landholding, and employment status. Based on the verification results, ineligible beneficiaries are expected to be replaced by eligible older persons

²⁰ 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 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).

who are not currently covered, although the verification report had not been finalised at the time of review.

Table 3.11 Implementation progress on elderly benefit

Activities	Performance indicator	Time frame	Implementation status
Examine and review the age threshold	Consultations held and decisions taken	June 2022	The age threshold has been reviewed following Action Plan Phase I. The programme continues to apply differentiated age thresholds for men and women.
Update the OAA implementation manual if age-threshold change is recommended	Manual prepared	December 2022	The manual has been updated accordingly.
Make the programme universal for eligible people	At least 250 upazilas covered	July 2022	The programme currently covers 262 upazilas against the Action Plan indicator of at least 250 upazilas. It is planned to support 6.1 million older persons in FY2025–26 and 6.2 million in FY2026–27.
Review benefit value in line with inflation and circumstances	Allowance increased periodically	Every year	The benefit amount has increased over time, and a Finance Division working committee has reviewed benefit levels for major MoSW programmes. The monthly allowance has been approved for increase to BDT 700 in FY2026–27, although automatic inflation indexation has not been institutionalised.
Introduce special allowance for people aged 90 years and above and prepare list	List of people aged 90+ prepared; programme designed and scaled up nationwide	Jan 2022; Jul 2023	The Advisory Committee on Social Security Programme (ACSSP) has approved higher benefit for old-age people aged 90 and above. From FY2026–27, older persons aged 90 years and above will receive a higher monthly allowance of BDT 1,000. Around 25,000 beneficiaries are expected to receive this higher benefit.

Source: KII with DSS and Finance Division.

Government service pension

The government service pension remains the core social insurance arrangement in Bangladesh, operating as a budget financed monthly transfer deposited to a pensioner's bank account and typically linked to the individual's last basic pay, with coverage extending to retired government employees and, in relevant cases, their families. Under the NSSS vision for a more complete pension system for elderly people, the government service pension was meant to continue under the Finance Division. At the same time, the strategy proposed building longer term options so that old age income security would not depend mainly on this single, employment based pension route, by exploring a contributory social insurance scheme for a wider group of workers and

encouraging private voluntary pensions for those who are able to save, so that the overall architecture could move beyond reliance on a single employment based pension channel.

In terms of NSSS commitments, the emphasis was placed less on redesigning the government service pension itself and more on improving how it is administered. Reported implementation steps have included the creation of a pensioner database linked to NIDs, the introduction of electronic payment arrangements to reduce delays and improve payment regularity, as well as the strengthening of institutional arrangements within the Finance Division to oversee pension management functions. The FY2025-26 social protection budget also indicates that the pension function continues to account for a very large share of elderly related spending, with pension management budgeted at BDT 352.83 billion for 0.85 million beneficiaries, while the National Pension Authority (Samata Scheme) is shown as an additional social insurance initiative with BDT 1.51 billion allocation, which, taken together, signals continued fiscal priority for the government service pension alongside an emerging expansion of pension related programming through the National Pension Authority.

Table 3.12 Progress on government service pension (Public Pension)

Activities	Performance Indicator	Time frame	Progress
Continue government pension with improved approval/disposal and fiscal sustainability	Pension continued with improved management and supervision	Continuous	Government pension continues as the main formal pension arrangement for retired public employees and their families. Around 0.85 million beneficiaries are covered under pension management in FY2025-26.
Maintain digitised pensioner database linked to NID/UID	Database created and maintained	Continuous	A digitised pensioner database has been created and linked with NID/UID to improve verification and management.
Implement Electronic Fund Transfer in pension payments	Payment system digitised	Continuous	Electronic Fund Transfer has been implemented for monthly pension payments.

Source: Finance Division.

Private Voluntary Pensions

Private voluntary pensions were envisaged under the NSSS as a complementary route for individuals seeking additional income security in old age and willing to finance such protection themselves. The Action Plan assigned the Finance Division to conduct a study on the format of private and voluntary pensions, hold stakeholder consultations, and establish a pension authority if approved. These preparatory milestones have largely been completed, creating the basis for an operational pension platform beyond government employment.

The Government introduced the Universal Pension Scheme in August 2023, with the National Pension Authority established to administer the system. The scheme represents a major institutional step towards expanding old-age income security beyond the public sector and towards wider population coverage. It is open to citizens aged 18 to 50, while citizens above 50 may also enrol if they contribute continuously for at least 10 years. The system allows online

registration, provides a unique pension ID, and supports payment through online banking, cards, mobile financial services, and other approved channels. This marks the most significant progress under the NSSS commitment to develop private and voluntary pension arrangements, although enrolment remains low relative to the scheme's long-term ambition.

The Universal Pension Scheme currently includes four schemes: Pragati, Surakkha, Samata, and Probash. Pragati targets private-sector employees; Surokha covers informal and self-employed workers such as farmers, rickshaw pullers, labourers, blacksmiths, potters, and fishers; Samata is intended for low-income citizens living below the poverty line; and Probash serves Bangladeshi citizens working or residing abroad. Participation is voluntary, and monthly contributions vary by scheme and income group, generally ranging from BDT 500 to BDT 10,000. A proposed scheme called Prattay, intended for employees of autonomous and state-owned bodies, was discontinued shortly after its launch because of stakeholder concerns.

Figure 3.8 Four different schemes under universal pension scheme

Probash	Progoti	Surakkha	Samata
• Bangladeshi citizens abroad can join by contributing in foreign currency • After returning, contributions can be made in local currency or the scheme can be changed • Pension payments will be received in local currency upon completion of the scheme	• Private sector employees and owners can participate • If an institution joins, contributions are split in 50–50 among employee and employer • Company registration in the pension system is required for institutional participation • Employees can still join individually, even if their employer doesn't participate	• Informal sector workers and self-employed individuals (e.g., farmers, rickshaw pullers, labourers, blacksmiths, potters, fishermen, weavers) can participate • Participation is possible by paying the specified contribution rate	• Low-income individuals below the poverty line (annual income < 60,000 BDT) can join the scheme • No proof of income is required for participation • Participation requires paying the subscription rate specified in the schedule

Source: Author's presentation using information from UPS website.

Despite this institutional progress, enrolment has remained far below the longer-term ambition. As of May 2024, almost one year after the introduction of the Universal Pension Scheme, the number of subscribers was around 0.16 million, compared with the longer-term goal of bringing 100 million citizens under pension coverage. KII findings indicate that the National Pension Authority faces capacity constraints, including limited skilled technical staff and inadequate communication support, which have affected implementation, outreach, and public understanding of the scheme. Although Asian Development Bank is providing technical assistance to support the NPA, these constraints are important for assessing progress, as the establishment of a pension authority and the launch of the Universal Pension Scheme have created the institutional platform, but broad-based participation has not yet materialised.

Table 3.13 Progress on private voluntary pension schemes

Activities	Performance Indicator	Time frame	Implementation Ministry/Division	Progress
Conduct study on the format of private/voluntary pensions	Study report submitted to Cabinet Division	Plan period (2022–26)	Finance Division; Financial Institutions Division (FID)	Study completed
Hold stakeholder consultations on private pensions	Workshops held	Plan period (2022–26)	Finance Division; Financial Institutions Division (FID)	Workshops held
Establish pension authority for private/voluntary schemes (if approved)	Authority established	Plan period (2022–26)	Finance Division	The National Pension Authority has been established, and the Universal Pension Scheme was launched in August 2023.

Source: Finance Division and National Pension Authority.

3.6 Strengthening Social Security for Persons with Disabilities

Disability support has become an increasingly visible part of Bangladesh’s social protection agenda, not only because a significant share of the population lives with limitations, but also because the barriers they face in schooling, employment, health care, and everyday mobility often require sustained and predictable assistance. National data indicate that around 2.8 per cent of the population lives with at least one government defined disability, and the NSSS treats this as a matter of rights and state responsibility, reflecting constitutional commitments as well as Bangladesh’s ratification of the UN Convention on the Rights of Persons with Disabilities in 2007. In practical terms, the strategy emphasised on a more comprehensive and inclusive social protection system that persons with disabilities can navigate more easily, while also improving how support is targeted and delivered across different stages of life.

To operationalise this, the NSSS proposed a structured, lifecycle approach comprising three core schemes: (i) Child Disability Benefit for children with disabilities up to age 18, (ii) Disability Benefit for adults aged 19–59 with severe disabilities, and (iii) transition to the Old Age Allowance at age 60 for persons with severe disabilities. A more detailed assessment of disability-related reforms under the NSSS is presented in Chapter 4.

3.7 Strengthening Social Security for the Urban Poor

As discussed in Chapter 2, Bangladesh’s poverty and vulnerability profile is increasingly influenced by rapid urbanisation, informal employment, rising living costs, service deficits, and the concentration of poor and vulnerable households in low-income urban settlements. The NSSS recognised this changing context and emphasised the need to extend social security coverage to poor and vulnerable urban residents. In particular, it proposed that priority lifecycle-based schemes for the elderly, children, vulnerable women and persons with disabilities should be expanded to ensure more equitable access to social protection in urban areas. The NSSS also recognised that urban poverty requires interventions beyond income transfers, including food

security support, employment and livelihood measures, health and family planning services, and access to basic urban services.

To support this reform direction, the Government developed the Urban Social Protection Strategy and Action Plan (USPSAP) in 2020.²¹ The USPSAP provided a framework for integrating urban social protection into the national system, including expansion of lifecycle-based schemes in urban areas, development of urban-specific interventions, strengthening of service delivery, and improved coordination among national and local institutions. However, implementation of the USPSAP has been limited. Urban social protection has continued to evolve mainly through existing programmes and project-based interventions rather than through a consolidated urban social protection framework.

Within the current social protection portfolio, the Open Market Sales (OMS) programme remains the most visible form of support for low-income urban residents. It provides rice and flour at subsidised prices and plays an important role in supporting food access during periods of high food prices. In FY2025–26, OMS is targeted to reach around 12.25 million beneficiaries, with an allocation of BDT 34.33 billion. Its scale is substantially larger than other explicitly urban-focused schemes. However, OMS remains primarily a consumption-support and price-stabilisation instrument rather than a comprehensive urban social protection programme.

Other urban-related interventions are smaller in scale and mostly organised as service delivery, livelihood, or area-based projects. These include the Chattogram Hill Tracts Inclusive and Resilient Urban Water Supply and Sanitation Project, the Urban Primary Health Care Services Delivery Project, the Livelihood Improvement Project for Urban Poor Communities, and the Urban Community Development programme. The Urban Community Development programme provides revolving small loans to poor urban households and supports income-generating activities, but its coverage remains limited, with just about 6,000 beneficiaries in FY2025–26. Overall, the current programme mix shows that OMS dominates in scale, while livelihood, health, water, sanitation, and community development interventions remain relatively small and fragmented.²²

²¹ The Action Plan was developed through meetings of social protection focal points and supervised by a small committee; it sets out three dimensions of urban social protection, namely expansion of programmes in urban areas, labour market interventions, and social insurance, alongside ministry-specific action plans for institutions directly or indirectly involved in urban social protection (Cabinet Division & General Economics Division, 2020).

²² Coverage of major lifecycle schemes also remains limited in urban areas, with urban beneficiaries accounting for only 17 per cent of Old Age Allowance recipients, 15 per cent of widow allowance recipients, and 18 per cent of primary school stipend recipients, while the share is even lower, at only 5 per cent, for stipends for students with disabilities. These figures suggest that the main challenge is not only the limited number of urban-specific schemes, but also the weak urban reach of lifecycle programmes (Razzaque, Rahman, & Hasan, 2025).

Table 3.14 Selected social security programmes for the urban population

Programme	Beneficiaries (FY2025-26) in million	Allotment in 2018-19 in billion Tk	Responsible ministry
Open Market Sale (OMS)	12.25	34.33	MoF
Chattogram Hill Tracts Inclusive and Resilient Urban Water Supply and Sanitation Project	–	0.65	LGD
Urban Primary Health Care Services Delivery Project	–	0.54	LGD
Livelihood Improvement Project for Urban Poor Communities	–	0.23	LGD
Urban Community Development (UCD) Programme: Revolving small loan	0.006	0.14	MoSW

Source: Social protection budget report FY2025-26.

Implementation progress under Action Plan Phase II has been uneven. Some preparatory work has moved forward, including the completion of a study on social protection needs in urban areas in 2025. However, this has not yet translated into a fully operational urban social protection package or a clear expansion pathway for major lifecycle schemes in urban areas. A particularly important gap is the non-implementation of the urban VWB component. The Action Plan envisaged rolling out VWB for poor women in urban areas with cash transfer, skills, and financial inclusion support, beginning with a pilot in one city corporation and one municipality. MoWCA submitted a plan and budget to the Finance Division for urban VWB, but the component has not been rolled out due to lack of budget allocation. While training is being provided under the broader VWB programme, the absence of the urban component limits the extension of economic inclusion support to poor and vulnerable women in urban settings.

Progress on urban livelihood and skills-related support remains modest. Beneficiaries of the Urban Community Development programme are engaged in income-generating activities, but the programme reaches only a small number of beneficiaries. Urban health and family planning services are also included in the Action Plan, particularly the expansion of family planning pilots to selected city corporations; however, no clear implementation update is available from the information reviewed. These gaps suggest that urban social protection remains fragmented across food distribution, small credit-based livelihood support, health-related projects, and unimplemented urban economic inclusion measures, rather than forming a coherent system.

Table 3.15 Progress on strengthening urban social protection

Objectives	Activities	Performance indicator	Time frame	Implement ation ministry/di vision	Implementation status
Urban workfare and livelihood support	Conduct study on social protection needs in urban areas	Study report submitted to Cabinet Division	December 2022	Local Government Division / GED	The SSPS programme conducted a study on urban social protection needs in 2025.
Urban support for poor and vulnerable women	Roll out VWB for poor women in urban areas with cash transfer, skills, and financial inclusion support	Programme rolled out in pilot city corporation and municipality	Jan 2022 – Jul 2023	MoWCA / MoSW / Finance Division	MoWCA submitted a plan and budget to the Finance Division for urban VWB. However, the urban component has not been rolled out due to lack of budget allocation.
Food security and price stabilisation for urban poor	Continue OMS programme for low-income households and expand to dense urban areas	Programme continued	Continuous	Ministry of Food	OMS is being continued and remains the largest urban-facing consumption-support programme.
Urban health and family planning services	Scale up urban family planning pilot to major city corporations, including Mymensingh, Chattogram, Dhaka North, and Dhaka South	Family planning services expanded to selected city corporations	June 2024	Medical Education and Family Welfare Division	No clear implementation update is available from the information reviewed.
Urban livelihood and skills development linked with social protection	Implement skills training for urban poor women under VWB programme	Training modules developed and delivered	Continuous	MoWCA / MoSW	Training is being provided under the different initiatives. However, the scale and reach of these initiatives are limited.
Urban livelihood and skills development linked with social protection	Support entrepreneurship and self-employment initiatives for the urban poor under social welfare programmes	Beneficiaries engaged in income-generating activities	Continuous	MoSW	Beneficiaries of the Urban Community Development programme are engaged in income-generating activities, but coverage remains limited.

Source: KII with relevant ministries.

3.8 Reform and Consolidation of Food Security Programmes

Bangladesh's social protection system has long recognised food security as a crucial pillar of poverty reduction and disaster resilience. The NSSS underscored that social security must not only address everyday poverty but also help households withstand shocks such as floods, droughts, global price hikes, and economic downturns. To support this objective, the strategy called for i) consolidating food transfer programmes ensuring coordination with food stocking policy and ii) food distribution for disaster relief to continue as a disaster relief programme. Alongside these reforms, the NSSS also prioritised a gradual transition from food-based workfare programmes to cash transfers, since in-kind delivery often incurs higher administrative costs due to storage, transportation, and distribution, which can reduce cost effectiveness.²³

To ensure that vulnerable populations remain protected during disasters or inflationary shocks, the NSSS proposed maintaining food distribution as a core disaster relief intervention, while strengthening programmes such as Open Market Sale (OMS) and the Food Friendly Programme (FFP) under the Ministry of Food. Nutrition-focused initiatives, including school feeding and therapeutic feeding for malnourished children, continue to operate with the involvement of mothers' clubs.

Vulnerable Group Feeding (VGF), OMS, the Food Friendly Programme (FFP), Food for Work and the Trading Corporation of Bangladesh (TCB) truck sales are central to Bangladesh's food security related social protection, but they operate through different entry points. VGF is primarily a disaster response instrument that provides short term food assistance to poor and extreme poor households affected by shocks, typically through a monthly rice entitlement of around 10 to 30 kg per household. OMS functions as a price stabilisation and affordability channel rather than a relief scheme, making subsidised rice and flour accessible for low-income households, which becomes especially important during food price hikes; however, when market prices rise sharply, demand tends to outstrip supply, and queues often expand beyond the poorest. The FFP is more explicitly pro poor and rural focused, supplying eligible households with 30 kg of rice per month for six months each year at a nominal price of Tk 15 per kg through local dealer networks, and it functions as seasonal consumption smoothing for very low-income rural households. Food for Work links food support with short term employment, typically in disaster affected or erosion prone areas, where beneficiaries receive a stated daily benefit of around 8 kg of rice or its cash equivalent, in return for labour on public works.

Alongside OMS, TCB truck sales have become a prominent subsidised sales mechanism for stabilising prices and improving access to essentials when market prices rise beyond the reach of low-income households, although TCB is not listed as a formal social protection programme. TCB sells key items such as rice, sugar, edible oil, and lentils at subsidised rates to around 10 million low-income families, to reduce leakage and limit capture by better-off households. Under this arrangement, cardholders receive monthly quantities such as 5 kg rice, 1 kg sugar, 2 litres of soybean oil, and 2 kg lentils at administered prices below prevailing market rates, with

²³ Administrative costs of food transfers can go up to 2.5 times higher than those of cash-transfer programmes (World Bank, 2021).

distribution supported by a nationwide dealer network and an increasingly digitised verification process using card scanning or biometric checks. Nutrition-sensitive food security interventions have also continued, including school feeding, therapeutic feeding for malnourished children, and fortified rice distribution for vulnerable groups such as mothers and children. Fortified rice distribution has reached 250 upazilas.

Table 3.16 List of food Security Programmes

Programme	Implementing ministry	Main objective	Target beneficiaries (FY2025–26) in million	Budget (FY2025–26) in billion
Vulnerable Group Feeding (VGF)	MoDMR and MoFL	Provide temporary food support to poor and extreme poor households affected by shocks and disasters.	19.1	18.08
Open Market Sales (OMS)	MoF	Stabilise food grain prices and improve affordability by selling rice and flour at subsidised prices, especially during market instability.	12.25	34.33
Food Friendly Programme (FFP)	MoF	Support seasonal food security for the poorest rural households by providing rice at a nominal price during a defined period.	5.5	45.32
Food for Work (FFW)	MoDMR and MoL	Offer short-term employment and food support during seasonal hardship or post-disaster recovery, often linked to small rural works.	0.98	10.45

Source: Social protection budget report FY2025-26.

Implementation progress has been stronger in maintaining food security programmes than in completing structural reforms. OMS, FFP, VGF, Food for Work, disaster relief food distribution, and fisheries-related food support have continued. Food stock and fair-price policies are reviewed regularly, and food grain support remains a core instrument for disaster relief. Agricultural rehabilitation and research programmes have also continued, supporting food availability and resilience.

Recent progress under the broader food security agenda includes the formulation of the National Food and Nutrition Security Policy 2021–2024, which provides an updated framework for food availability, access, utilisation, nutrition and resilience. Cash transfers have also been piloted as substitutes for selected in-kind food assistance schemes, and the transition from food to cash transfers for most workfare programmes was expected to proceed in phases, with completion envisaged by December 2024. However, actual progress on consolidation and conversion has remained limited. Food-based programmes continue to operate, and Food for Work has not been phased out. The main observable change is that the allocation for Food for Work has declined compared with FY2020–21, while cash-based workfare remains larger in budgetary terms. This

suggests some movement in the policy direction envisaged by the NSSS, but not a completed programme-level conversion or consolidation.

Food security support in the Chittagong Hill Tracts has continued, and coverage of food-security programmes is reported to have increased over time. However, the planned shift of CHT food-aid programmes towards cash-based support has not advanced, as the shift plan has not been prepared and implementation has not taken place. This indicates continuity in food-based support, but limited progress in the reform direction envisaged under the Action Plan.

Despite the progress, challenges remain, such as seasonal food insecurity among fishing communities, the inadequacy of support for small and marginal farmers during climate-related shocks, and constraints in promoting value addition in livestock, dairy, and poultry sectors, which were further complicated by the lingering impacts of the COVID-19 pandemic. Moreover, Evidence from an IFPRI survey on the FFP during the pandemic points to delivery gaps, reporting that only 64 per cent of respondents received their full entitlements over the distribution period and 58 per cent reported receiving less than 10 kg of the promised 30 kg, which highlights operational fragilities during crisis conditions (Chowdhury et al., 2021). Overall, continued efforts are required to build an integrated system that ensures both immediate relief and long-term resilience for the most vulnerable populations.

Table 3.17 Implementation progress of food security programmes

Objective	Activities / indicator	Performance indicator	Time frame	Implementing ministry/division	Implementation status
Strengthening public food distribution and access	Continue OMS programme for the poor and extend coverage to rural areas	Programme continued	Continuous	Ministry of Food	OMS has continued as a major subsidised food distribution and price-stabilisation channel, particularly for low-income households during periods of high food prices.
	Expand duration and/or number of beneficiaries under the Food Friendly Programme	Duration or number of beneficiaries extended	Continuous	Ministry of Food	FFP has continued, with 5.5 million low-income families targeted for subsidised rice support. Programme duration and/or coverage have been expanded.
	Continue Large Employee Industry programme for tea-garden labourers	Programme continued	Continuous	Ministry of Food	The programme for tea-garden labourers has been consolidated into the Livelihood Improvement Programmes for Disadvantaged Communities.

Food stock, policy and market stabilisation	Review food stock and fair-price policies regularly	Review meetings held	Quarterly	Ministry of Food	Food stock and fair-price policy reviews are held regularly, supporting decisions on procurement, distribution and market stabilisation.
Conversion of food-based workfare to cash transfers	Periodically review feasibility of converting food-based programmes to cash	Annual review completed	Annual	Ministry of Food / MoDMR / LGD	Cash transfers have been piloted as substitutes for selected in-kind food assistance schemes. However, food-based programmes continue to operate. Allocation for Food for Work has declined compared with FY2020–21.
	Gradually replace Food-for-Work programmes with cash transfers	Food-for-Work programmes phased out	24-Dec	MoDMR	Food for Work continues to operate; therefore, the planned phase-out and replacement by cash transfers has not been achieved.
Disaster relief and emergency food assistance	Supply food grain for disaster-relief programmes	Programme continued	Continuous	MoDMR	Food grain support for disaster relief continues and remains a core emergency assistance instrument.
	Establish mechanism for horizontal and vertical expansion of relief during disasters	Mechanism to scale up coverage and/or benefit packages established	23-Jul	MoDMR	Coverage and benefit support have been scaled up during disasters through existing relief mechanisms, although scale-up remains largely programme- and context-specific.
	Prepare a comprehensive disaster-risk and vulnerability map	Disaster map prepared	24-Jan	MoDMR / BBS	A disaster-risk and vulnerability map has been prepared, strengthening the information base for targeting and disaster response.
Food security and livelihood	Increase coverage of food-security	Annual increase of 5 per cent	Continuous	MoCHTA	Food security programmes in the CHT have continued,

support in CHT	programmes in CHT				with reported expansion in coverage over time.
Agricultural and fisheries support for food availability	Maintain agricultural rehabilitation programmes for small farmers	Programmes continued	Continuous	MoA	Agricultural rehabilitation programmes for small farmers have continued.
	Continue research programmes to increase food production and resilience	Research works expanded	Continuous	MoA	Research activities to increase food production and strengthen resilience are being conducted regularly.
	Coordinate with MoDMR to operate VGF for fishermen based on demand	VGF distributed to ID-card holders	Continuous	MoFL	VGF support is being distributed to registered fishermen based on demand and eligibility.

Source: KIIs, NSSS Action Plan Progress Report.

3.9 Programme Consolidation and Harmonisation

The social protection system remains fragmented with too many small and special schemes. As the budgetary allocation becomes too thinly spread over these programmes, efficiency of each programme reduces. Recognising these inefficiencies, the NSSS identified the consolidation of small and special schemes as one of the key reform priorities. The objective is to reduce duplication, strengthen administrative efficiency, and ensure that limited resources were channelled toward impactful programmes.

Within this agenda, the Vulnerable Women Benefit (VWB) was envisaged as a major reform that would bring together existing support for poor and vulnerable women under a single, more coherent programme. The NSSS proposed consolidating the Vulnerable Group Development (VGD) programme with the Allowance for Widows and Husband-Deserted Destitute Women, and integrating related schemes such as VGD, ICVGD and urban VWB into a unified benefit package. In practice, however, this consolidation did not take place as envisaged. The main change was that the existing VGD programme was rebranded as the VWB programme in July 2022, while the Widow Allowance continued to operate separately under MoSW. ICVGD training modules have been integrated into the VWB training package, and API interoperability with the Widow Allowance and the Food Friendly Programme has been introduced. However, these are steps towards administrative linkage and programme improvement, not full consolidation into a single VWB scheme.

The NSSS proposed merging freedom fighter-related schemes into a single Freedom Fighters' Benefit Programme. However, this consolidation did not proceed. Instead, several freedom fighter-related schemes continue to be listed separately in the FY2025–26 social protection

budget, covering regular allowances, special allowances, festival and commemorative allowances, food support, medical assistance and housing support. This indicates that consolidation has been difficult in politically and administratively sensitive programme areas.

Table 3.18 Freedom fighters-related social protection programmes (FY2025–26)

Programme	Beneficiaries (million)	Budget (BDT billion)
Assistance for Freedom Fighters	0.197	47.28
Allowances for War-Wounded and Other Freedom Fighters	0.012	4.80
Honorarium Programme for Freedom Fighters with Gallantry Awards	0.001	0.17
Bangla New Year Allowance for Freedom Fighters	0.200	0.43
Victory Day Allowance for Freedom Fighters	0.103	0.70
Festival Allowance for Freedom Fighters	0.200	4.56
Food at Concession Rate for Privileged Heroic Freedom Fighters	0.010	0.90
Assistance to Families of Martyrs and Medical Assistance to the Injured (July Uprising)	0.015	2.33
Housing Construction Project for Insolvent Heroic Freedom Fighters	–	7.98

Source: Social protection budget report FY2025-26.

The consolidation agenda is also relevant to workfare and food security programmes. As discussed earlier, the NSSS envisaged the consolidation of workfare programmes and a gradual transition from food-based workfare to cash transfers where feasible. In practice, no consolidation of workfare programmes under a single umbrella has taken place. EGPP, EGPP+, Development of Rural Infrastructure, Food for Work and other related schemes continue to operate separately. Similarly, food security programmes such as VGF, OMS, FFP and Food for Work continue through separate administrative channels. Food for Work has not been phased out, although its allocation has declined compared with FY2020–21 and cash-based workfare remains larger in budgetary terms. This suggests some shift in budget composition, but not programme-level consolidation or conversion.

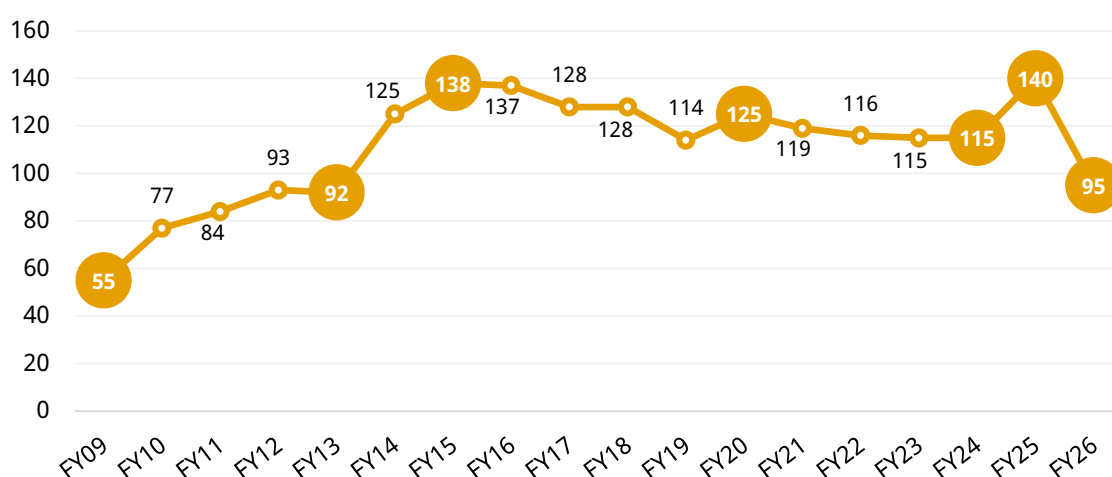
The NSSS also pointed out that many small schemes had emerged over time, often supported by development partners and donors. While such schemes can be valuable as pilots for testing new approaches, they also add to fragmentation when they remain outside a coherent programme architecture. To manage this, the NSSS placed responsibility on concerned ministries and divisions to assess the usefulness of their small programmes and prepare a business case where continuation was proposed. In line with the lifecycle framing, these schemes were expected to follow one of four routes: merged into a similar major lifecycle programme; continued but managed outside the social security portfolio where more appropriate; discontinued upon expiry or termination; or scaled up where justified by performance and relevance.

To facilitate this process, the General Economics Division prepared a standard business case template and shared it with focal points across relevant ministries. The intention was that GED would synthesise ministry submissions into a consolidation review plan and submit it to the Cabinet Division for decisions on retention, merger or closure. In practice, the process has

remained uneven across ministries. Some ministries prepared lists and submitted proposals, while others did not prepare lists or consolidation proposals. Ministries with donor-supported or project-based schemes have faced additional challenges, including multiple funding sources, differing objectives, varied implementation arrangements and non-aligned reporting systems.

In FY2025–26, the number of social protection programmes declined to 95, compared with 140 in the previous year. This is a significant reduction and signals movement towards streamlining. However, it reflects a combination of deliberate consolidation, natural expiry of projects and budget reclassification, rather than systematic consolidation alone. In FY2025–26, the Finance Division also removed several schemes that were not directly related to social protection, such as interest payments on savings certificates, from the social protection budget classification. A further development, although outside the Action Plan indicators assessed in this chapter, is the introduction of the Family Card on a pilot basis in March 2026. As large-scale implementation is expected from FY2026–27, the programme is not assessed as part of NSSS programmatic reform performance. However, it is relevant to the future programme architecture because it represents a movement towards a household-based poverty-targeted transfer, alongside the lifecycle and categorical programmes reviewed in this chapter.

Figure 3.9 Number of social protection programmes over the years



Source: Finance division.

To date, 13 programmes have been consolidated into four unified schemes:

- The former Maternity Allowance and Lactating Mother Allowance schemes were consolidated into the Mother and Child Benefit Programme, which was piloted in 2019 before rolling out nationally in 2022. This reflected the NSSS direction to reduce fragmentation by merging closely related schemes serving similar beneficiary groups and objectives, while moving towards a more unified support package for mothers and young children.
- The Secondary and Higher Education Division previously implemented four separate programmes: the Secondary Education Stipend Project, Secondary Education Quality and Access Enhancement Project, Secondary Education Sector Investment Programme and

Higher Secondary Stipend Project. In 2020, these were brought under a single harmonised structure, now known as the Harmonised Stipend Programme.

- Four livelihood support schemes for Bede communities, Hijra/transgender groups, tea garden workers and other disadvantaged groups were consolidated into the Underprivileged People's Livelihood Development Programme. As part of the reform, benefit levels were harmonised. The monthly cash transfer for transgender individuals, Bede communities and other disadvantaged groups was increased to BDT 650 from FY2025–26, while support for tea garden workers was also revised to an equivalent monthly rate of BDT 650.
- Two disability benefit programmes were consolidated into the Disability Allowance and Education Stipend Programme. Finalising the consolidation required a single implementation manual to guide delivery under one scheme. DSS drafted the manual, MoSW approved it, and an official approval circular was issued on 25 June 2025. Reflecting this change, the FY2025–26 Social Protection Budget Report lists the two PwD programmes under a single operational code, and the Finance Division has aligned operational and economic codes in iBAS++, enabling unified budgeting and financial tracking.

Table 3.19 Implementation progress on programme consolidation and harmonisation

Activities	Performance indicator	Time frame	Implementing ministry/division	Implementation status
Prepare lists of programmes to be continued, scaled up and phased out	Lists sent to Cabinet Division	Jul 2021 to Jul 2023, depending on ministry	MoSW; MoWCA; MoDMR; Ministry of Food; MoA; MoFL; MoLWA; MoEWOE; LGD; MoCHTA; RD&CD; MoYS	Progress was uneven across ministries. MoSW prepared lists of programmes to be continued and scaled up, and several MoSW programmes were consolidated. MoWCA reported consolidation of MA and LMA into MCBP, although wider consolidation of vulnerable women's schemes was not achieved. MoDMR prepared a list of small programmes and submitted scaling-up proposals to the Cabinet Division. MoLWA sent lists to the Cabinet Division in August 2021. The Ministry of Food, MoA, MoFL, MoEWOE, LGD, MoCHTA, RD&CD and MoYS reported that no lists had been prepared.
Review ministry consolidation on proposals	Review prepared	Dec 2021 to Dec 2023, depending on ministry	MoSW; MoWCA; MoDMR; Ministry of Food; MoA; MoFL; MoLWA; MoEWOE; LGD; MoCHTA; RD&CD; MoYS	MoSW completed its consolidation review. MoLWA prepared a review by December 2021, but freedom fighter-related programmes remain fragmented in the FY2025–26 budget. For the Ministry of Food, MoA, MoFL, MoEWOE, LGD, MoCHTA, RD&CD and MoYS, no consolidation proposal was prepared. Overall, review activity remained uneven

				and did not lead to systematic consolidation across portfolios.
Collect proposals from line ministries	Proposals received	Jun 2022	Cabinet Division	Proposals were received from several ministries, creating a basis for identifying consolidation opportunities. However, the process did not result in a comprehensive consolidation plan covering all relevant ministries.
Collate ministry consolidation proposals and review them for submission to CMC	Proposals compiled; review report prepared	Dec 2022; Jun 2023	GED	A study on programme consolidation and harmonisation was prepared. However, this did not fully correspond to the Action Plan requirement to compile ministry proposals and prepare a review for CMC consideration.
Implement consolidation as approved by CMC	Programmes consolidated	As per CMC decision	Cabinet Division	Several programmes under MoSW, MoWCA and SHED have been consolidated. However, major NSSS consolidation commitments remain incomplete, including consolidation of VGD/VWB with the Widow Allowance, workfare programmes, food transfer programmes and freedom fighter-related schemes.
Engage development partners to prioritise lifecycle programmes over small schemes	DP support aligned	Continuous	ERD	Development partner support has generally been aligned with the objective of prioritising lifecycle programmes over small and fragmented schemes.

Source: KIIs and NSSS Action Plan Progress Report.

Note: CMC = Central Management Committee; DP = development partner; ERD = Economic Relations Division; FY = fiscal year; GED = General Economics Division; KII = key informant interview; LGD = Local Government Division; LMA = Lactating Mother Allowance; MA = Maternity Allowance; MCBP = Mother and Child Benefit Programme; MoA = Ministry of Agriculture; MoCHTA = Ministry of Chittagong Hill Tracts Affairs; MoDMR = Ministry of Disaster Management and Relief; MoEWOE = Ministry of Expatriates' Welfare and Overseas Employment; MoFL = Ministry of Fisheries and Livestock; MoLWA = Ministry of Liberation War Affairs; MoSW = Ministry of Social Welfare; MoWCA = Ministry of Women and Children Affairs; MoYS = Ministry of Youth and Sports; NSSS = National Social Security Strategy; RD&CD = Rural Development and Cooperatives Division; SHED = Secondary and Higher Education Division; VGD = Vulnerable Group Development; VWB = Vulnerable Women Benefit.

3.10 Social Security for Socially Excluded Groups

The NSSS recognises that a range of population groups in Bangladesh face persistent forms of social exclusion linked to gender, ethnicity, religion, occupation, disability, and health status, which limit their access to livelihoods, basic services, and mainstream social protection. Addressing these layered disadvantages is framed as an integral part of the Government's broader Social Development Framework, with an emphasis on reducing discrimination through affirmative action, expanding access to public services, and designing tailored interventions for groups whose needs are not adequately met through general programmes. The NSSS also underscores that progress in this area requires a combination of universal access to core social security programmes and targeted measures that explicitly account for the barriers faced by excluded groups, supported by local government institutions, NGOs, and effective grievance redress mechanisms to improve identification, outreach, and accountability.

In line with this approach, the Underprivileged People's Livelihood Development Programme, represents a significant consolidation of earlier livelihood support initiatives targeting socially excluded communities. Implemented by the Ministry of Social Welfare through the Department of Social Services, the programme aims to promote economic inclusion among underprivileged groups through a mix of special grants, educational stipends, training, and post-training cash or in-kind support. The programme operates under an Integrated Implementation Guideline issued in 2025 and uses a Management Information System to support beneficiary management and payments. In FY2025–26, the programme targets 2.69 lakh beneficiaries with a budget allocation of BDT 223.05 crore, and G2P transaction costs are borne by the government. By bringing together multiple community-specific livelihood schemes under a single framework, the programme reflects the NSSS emphasis on harmonisation, improved delivery systems, and a shift from fragmented assistance towards a more integrated economic inclusion pathway for socially excluded groups.

Alongside this consolidated livelihood intervention, targeted rehabilitation support continues for people engaged in begging through the Programme on Rehabilitation and Alternative Employment for the People Engaged in Begging, implemented since 2018 by the Ministry of Social Welfare. The programme is designed to address extreme forms of social and economic exclusion by supporting working-age homeless people and beggars to transition into alternative livelihoods through one-off grants, skills training, and working capital support. For FY2025–26, the programme aims to reach 40,000 beneficiaries with a budget allocation of BDT 12 crore. Although modest in scale relative to need, the programme reflects the NSSS commitment to addressing highly visible and entrenched forms of destitution through rehabilitation rather than punitive or exclusionary approaches.

The social protection framework FY2025–26, also includes targeted interventions for ethnic and minority communities, such as the Improvement of Socio-Economic and Livelihood Development of Tribal and Minor Races People through Integrated Livestock Project, implemented by the Ministry of Fisheries and Livestock, with a budget allocation of BDT 50 crore. While beneficiary numbers are not explicitly reported, the programme is intended to support livelihood diversification and income generation among historically marginalised communities through

asset-based and sector-specific interventions, complementing broader livelihood and social assistance measures.

In addition to the consolidation and scaling of programmes for socially excluded groups, recent decisions also signal a shift towards improving benefit adequacy and inclusiveness for disadvantaged populations. For FY2026–27, benefit amounts are set to be increased across three key programmes targeting disadvantaged groups, reflecting recognition that existing transfer levels have been eroded by rising living costs. As part of this adjustment, the monthly allowance rate has been revised upward from the prevailing level, with corresponding budgetary provisions made for the next fiscal year. Importantly, eligibility conditions have also been eased for some highly marginalised groups: the age threshold for Hijra beneficiaries has recently been removed, expanding access to social assistance for transgender individuals who often face lifelong exclusion from formal employment and family support systems. Taken together, these changes suggest a gradual move beyond static programme design towards more responsive benefit setting and eligibility rules that better reflect the lived vulnerabilities of socially excluded groups, in line with the broader NSSS emphasis on equity, inclusion, and adequacy.

Overall, these programmes indicate that the NSSS vision for socially excluded groups is being operationalised through a combination of consolidated livelihood support, targeted rehabilitation, and sector-specific economic inclusion initiatives. The emphasis on programme harmonisation, integrated guidelines, digital delivery systems, and nationwide coverage aligns with NSSS principles on efficiency and inclusion. At the same time, the relatively limited scale of some interventions and the continued reliance on targeted schemes highlight ongoing challenges in fully mainstreaming socially excluded populations into the wider social protection system, underscoring the importance of sustained institutional capacity, coordinated implementation, and strengthened local-level outreach in the next phase of NSSS implementation.

3.11 Social Protection Responses to Covariate Shocks and Natural Disasters

Covariate shocks, especially floods, cyclones, droughts and river erosion, continue to shape Bangladesh’s social protection needs because they affect large groups at the same time and can quickly overwhelm household coping capacity in disaster prone areas. Within the NSSS framing, this vulnerability was treated as a priority concern, given both the scale of exposure and the way shocks can reverse poverty reduction gains, so disaster response and mitigation support was positioned alongside lifecycle programmes, rather than being treated as a marginal add on.

To manage these risks, the NSSS approach centred on strengthening existing disaster mitigation and response instruments and using them more flexibly when crises hit, including programmes such as VGF and Gratuitous Relief, public works related support such as Food for Work, Cash for Work and EGPP to address seasonal and shock related employment loss, and subsidised food access through mechanisms such as OMS to reduce the impact of food price spikes. It also envisaged a more responsive delivery model, using MIS based electronic cash delivery in priority schemes, temporary increases in transfer values during emergencies, and clearer mechanisms to identify the worst affected geographic areas so that payments could be triggered quickly, with the Ministry of Disaster Management and Relief expected to coordinate with relevant ministries

on these processes, and budget allocations for disaster related social protection remaining significant in recent years.²⁴

Complementing the NSSS's existing disaster response mechanisms, emerging evidence from forecast-based anticipatory action pilots in Bangladesh demonstrates the added value of pre-positioning cash transfers before flood events occur. In 2020, WFP provided BDT 4,500 each through mobile banking to around 23,000 extremely poor flood-vulnerable households before the peak of the monsoon flood with financial support from the Central Emergency Response Fund (CERF). The study found that anticipatory cash assistance helped households maintain food security, with 26 per cent more treatment households reporting acceptable level of food consumption compared with the control group, while 20 per cent fewer treatment households borrowed food and 20 per cent fewer resorted to loans during the crisis period (WFP, 2021). These findings suggest that linking early warning systems with pre-arranged financing and digital cash transfers can make disaster-related social protection more timely and protective.

An important institutional and operational advance has been the establishment of the Committee on Adaptive Social Protection under the Central Management Committee (CMC), chaired by the Secretary, Coordination and Reform, Cabinet Division, to oversee implementation across relevant ministries, agencies and local governments. This has been complemented by efforts to translate the adaptive social protection framework into programme-level practice. With technical support from ADB under the Second Strengthening Social Resilience Program, climate-adaptive measures were incorporated into the implementation manual of the Employment Generation Program for the Poorest (EGPP), following its selection by MoDMR as a priority programme for operationalising adaptive social protection. The revision of the EGPP manual represents an important step from broad policy guidance towards embedding climate and disaster responsiveness within the design and implementation of an established national social protection programme. The effectiveness of this reform, however, will ultimately depend on consistent application of the revised provisions, institutional coordination and monitoring of their implementation.

The strategic guidelines and action plans for adaptive social protection in Bangladesh therefore provides a useful direction for the next phase of reform, by linking social protection more closely with disaster risk reduction and climate change adaptation.²⁵ Going forward, the priority will be to move from fragmented post-shock assistance towards a more coordinated, risk-informed and

²⁴ The MoDMR noted that its social safety net programmes help the poorest and most vulnerable households maintain minimum food consumption, food security, and basic needs during shocks. It also added that these programmes can strengthen household resilience to economic shocks, support longer-term productive inclusion, and create spillover benefits for non-beneficiary households and local businesses (Cabinet Division, 2022).

²⁵ The ASP guidelines were developed through a multi-stakeholder process involving actors from different sectors, to ensure relevance to Bangladesh's socio-economic context and provide a practical blueprint for a more resilient and sustainable social protection system (Cabinet Division, 2023).

shock-responsive system that can protect vulnerable households before, during and after covariate shocks.

3.12 Programme Reforms: A Summary of Performance Using a Scoring Analysis

An Analysis of Performance Scoring

A distinctive feature of the NSSS was that it translated broad programme reform priorities into specific activities, timelines and performance indicators assigned to responsible ministries and divisions. This provides a basis for assessing implementation progress in a systematic way. The approach taken in this Final Review is therefore to track the current status of identifiable programme-related reform indicators against the commitments set out in the NSSS and its Action Plan. As shown in the preceding sections, implementation progress has varied considerably across reform areas. Some reforms have advanced substantially since the Midterm Review, while others remain slow, partial or uneven. Even within the same reform area, progress often differs across specific activities and implementing institutions. A scoring exercise is therefore used to summarise progress across the major programme reform areas in a structured and comparable manner. The scoring exercise assesses implementation against the activities, timeframes and performance indicators specified in the NSSS Action Plan. Its purpose is to capture the extent to which programme reform commitments have been implemented, rather than to evaluate the overall performance of individual ministries or divisions. The assessment therefore focuses on whether specific reform indicators are on track or achieved, nearly on track, moderately off track, or seriously off track. Consistent with the Midterm Review, each indicator is scored on a scale of 1 to 5, with higher scores representing stronger implementation of Action Plan commitments. .

Table 3.20 Guideline for scoring analysis of programme reforms

Score 1	Score 2	Score 3	Score 4	Score 5
No progress or very limited progress on the performance indicator	Preliminary initiatives taken, but implementation remains at an early stage	Some progress made, but implementation remains clearly behind the envisaged target	Significant progress made, although some gaps remain	Performance indicator fully achieved or operational
Seriously off-track	Seriously off-track	Moderately off-track	Nearly on track	On track/achieved

The Final Review covers a wider and more detailed set of programme reform indicators than the Midterm Review. This reflects the broader scope of the Phase II Action Plan, the inclusion of additional reform areas and the availability of more detailed programme-level implementation information. For the scoring analysis, more than 250 performance indicators were initially identified from the NSSS Action Plan Phase II, covering more than 30 ministries, divisions and agencies. These indicators were then reviewed and rationalised by merging similar actions, consolidating overlapping indicators assigned to multiple implementing bodies, and removing duplication while preserving the substance of the original reform commitments. Following this

process, 138 indicators were retained for scoring and summary analysis. This broader indicator base allows the Final Review to assess progress not only in established lifecycle schemes, but also in newer or more complex reform areas, including urban social protection, social insurance, programme consolidation and covariate-risk protection. The scoring results show that programme reforms have advanced most strongly where the NSSS built on large, established schemes and where the reform task involved continuation, coverage expansion, benefit revision or incremental administrative improvement. This is particularly evident in programmes for older persons, persons with disabilities, food security and some child-focused interventions. In these areas, progress has generally been supported by the continued operation of core schemes, expansion of beneficiary coverage, periodic adjustment of benefit levels and gradual improvements in programme design or delivery arrangements.

By contrast, progress has been slower where the NSSS required deeper changes in programme architecture. These include the development of dedicated programmes for the urban poor, the introduction of social insurance for working-age workers, the consolidation of vulnerable women's programmes, the conversion of food-based workfare into cash-based support, the operationalisation of child maintenance payments, and the rationalisation of small and special schemes. Such reforms require more than maintaining or expanding existing programmes. They involve redesigning support mechanisms, merging overlapping schemes, creating new benefit packages, establishing contributory or employment-linked protection, and building new institutional and administrative systems.

The scoring results should, however, be interpreted with appropriate caution. The indicators used in the NSSS Action Plan were not developed through a uniform results framework; rather, they were identified across different ministries and divisions, with varying levels of specificity, measurability and reform ambition. Some indicators capture relatively straightforward administrative actions, such as preparing lists, issuing reports or continuing existing schemes, while others relate to more complex reforms involving institutional restructuring, legal changes, financing mechanisms or new delivery systems. The scoring framework gives equal weight to retained indicators within each reform area, even though not all indicators are equal in policy significance or implementation complexity. It also does not assign higher weights to reforms that may be more fundamental for system transformation, such as social insurance, programme consolidation, registry integration or urban social protection. In addition, part of the evidence base relies on progress updates and KIIs with government officials and implementing agencies, which are essential sources of information but may carry reporting biases or place greater emphasis on activities completed than on the quality, effectiveness or outcomes of implementation. For these reasons, the scoring analysis should not be read as a definitive measure of reform success or institutional performance. It is best understood as a structured diagnostic tool that complements the more detailed programme-level assessment presented in the preceding sections, where the substance, scale, quality and reform significance of individual programmes have been discussed at length.

Overall, the scoring analysis points to a clear pattern. Bangladesh has made stronger progress in sustaining and expanding existing programme instruments than in completing the deeper programmatic restructuring envisaged by the NSSS. This does not diminish the importance of the progress achieved, particularly in large lifecycle and food security programmes. However, it

indicates that the unfinished reform agenda is concentrated in areas requiring institutional coordination, programme consolidation, new financing mechanisms, and more complex redesign of benefits and delivery systems.

Scoring Results by Broad Programmatic Areas

- **Implementation progress for child-focused reforms** shows clear improvement between the Midterm Review and the Final Review, although important gaps remain. At midterm, 18 indicators were assessed; 10 were either moderately or seriously off-track, and only three were on track. The overall score was 2.74 (against a maximum possible score of 5), reflecting slow initial progress. In the Final Review, 26 indicators were assessed: seven were on-track/achieved, five were nearly on-track, and 13 remained moderately off-track, and one was seriously off-track. The composite score increased to 3.7 out of 5. This improvement reflects the consolidation and national scale-up of the Mother and Child Benefit Programme, continued stipend support, institutional support for orphans, and the relaunch of school meals. However, coverage expansion, benefit adequacy, inflation adjustment of stipends, nationwide expansion of school meals, and operationalisation of child maintenance payments remain incomplete.

Figure 3.10 Strengthening social security for children



Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

- **Progress under the working-age pillar** has been limited as this remains one of the most difficult reform areas. At midterm, 28 indicators were assessed and the overall score was 2.5 out of 5; 13 indicators were seriously off-track and only eight were on-track. By the Final Review, 23 indicators were assessed. Ten indicators were on-track/achieved or nearly on-track, seven were moderately off-track and six remained seriously off-track. The overall score increased to 3.1 out of 5. The improvement reflects continued skills and workfare activities, and the Employment Injury Scheme pilot. However, the national roll-out of EIS, and broader NSSS ambition of unemployment, sickness and maternity insurance under a comprehensive NSIS has largely been at a conceptual stage. Workfare programmes have also not been consolidated under a single framework. This highlights that reforms targeting the working-age population continue to face structural and implementation bottlenecks, particularly in translating policy intent into sustained employment outcomes and integrated programme delivery.

Figure 3.11 Strengthening social security for working age

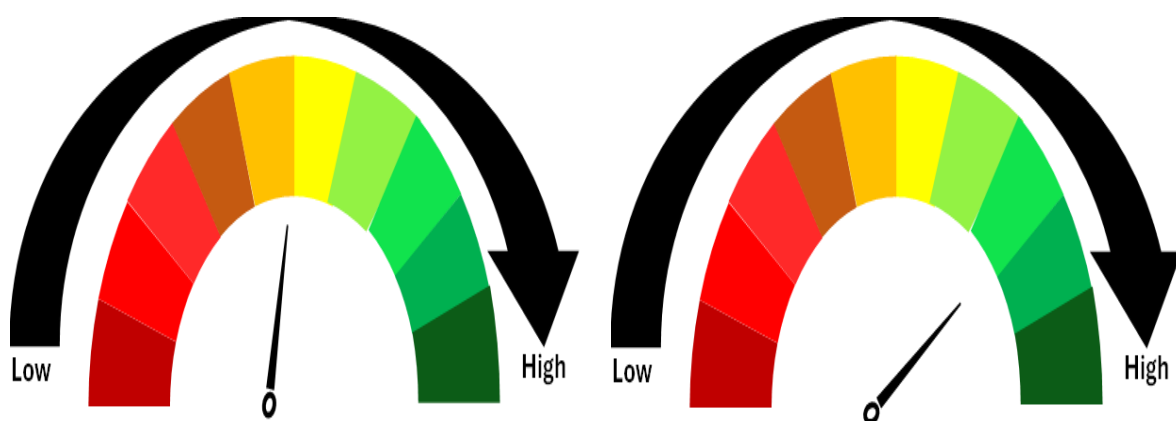


Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

- **Implementation progress for elderly persons** shows one of the strongest improvements between the Midterm Review and the Final Review. At midterm, 16 indicators were assessed, with an overall score of 2.78 out of 5; seven indicators were seriously off-track and only five were on-track, suggesting that several reforms were still at an early stage or were progressing more slowly than intended. In the Final Review, 14 indicators were assessed, of which six were on-track/achieved, four nearly on-track, three moderately off-track and one seriously off-track. The overall score rose to 4 out of 5. This reflects progress in expanding old-age support, increasing benefit values, policy decision for introducing a higher allowance for the very old, and advancing pension-related reforms. However, the comprehensive private pension system envisaged by the NSSS has not yet fully emerged, as tax-financed allowances, government service pensions continue to operate as separate pillars rather than as an integrated old-age income security system.

Figure 3.12 Comprehensive pension system for the elderly



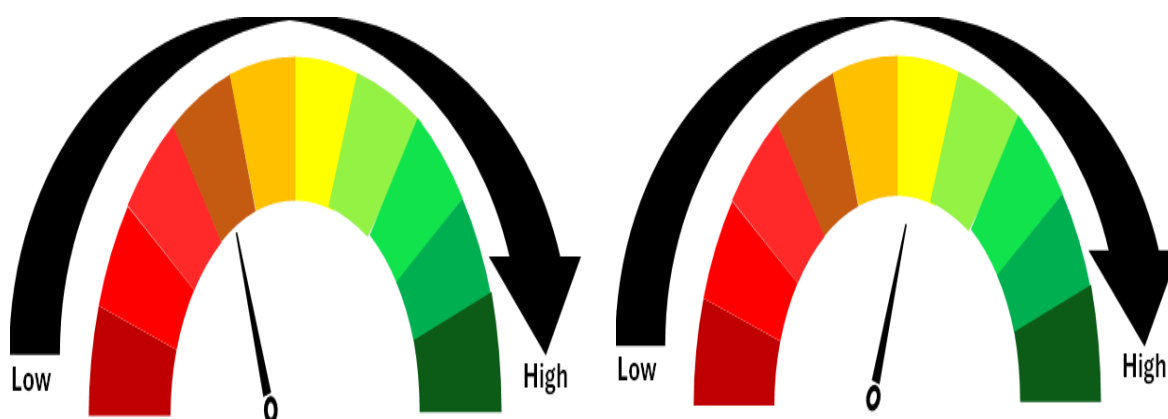
Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

- **Urban social protection** remains one of the weaker reform areas, despite improvement from the Midterm Review. At midterm, the urban poor pillar effectively rested on one activity and one indicator, which was seriously off-track, producing a score of 2 out of 5. By the Final Review, the reform area had expanded to 16 indicators, with an overall score of 3.0 out of 5. Two indicators were on-track/achieved and two nearly on-track, while 10 were moderately off-track and two

seriously off-track. This shows that the urban agenda has moved beyond its earlier stalled position, especially through the Urban Social Protection Strategy and Action Plan, and continuation of OMS. However, urban VWB has not been rolled out, housing and land-related activities remain partial, and urban social protection still lacks a coherent programme package.

Figure 3.13 Programmes for the urban poor

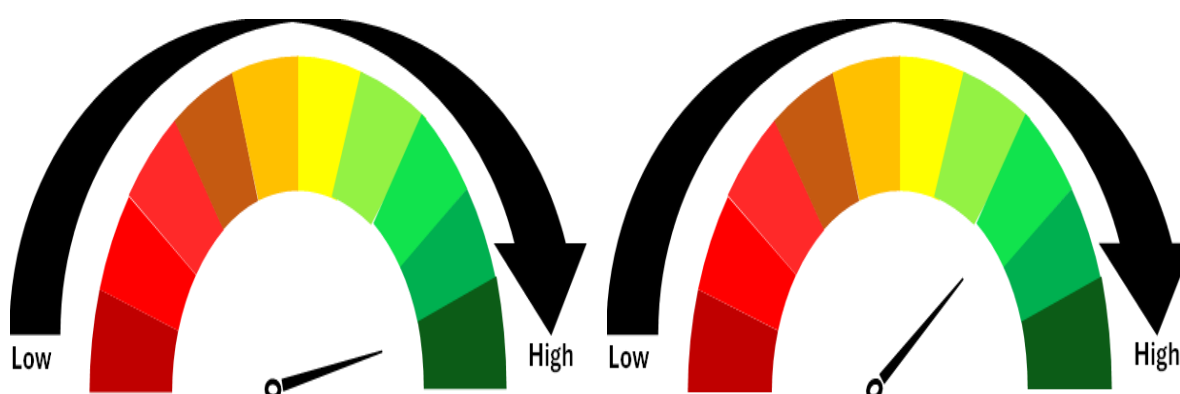


Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

- **Food security reforms** show relatively strong performance, although the Final Review score is lower than at midterm because the assessment now covers a broader and more demanding set of indicators. At midterm, six indicators were assessed, with four on-track and two nearly on-track, producing a score of 4.7 out of 5. In the Final Review, 15 indicators were assessed: eight were on-track/achieved, four nearly on-track and three seriously off-track, producing a score of 3.9 out of 5. The lower score does not indicate weakening of core food security support; programmes such as OMS, FFP, VGF, Food for Work and disaster-related food assistance continue. Rather, it reflects slower progress on the reform agenda, particularly the conversion of food-based workfare to cash and consolidation of food security programmes.

Figure 3.14 Programmes for the urban poor



Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

- The reform area on **strengthening resilience, social inclusion and covariate-risk protection** shows moderate-to-strong progress where information is available, but several

indicators could not be assessed due to limited implementation evidence. The Final Review score is 3.9 out of 5. Out of 15 indicators, three indicators were on-track/achieved, three nearly on-track, one was moderately off-track and one was seriously off-track. Continued social inclusion programmes, disaster relief support and selected resilience-related interventions show progress, while shock-responsive elements remain at partial implementation stage. This reform area therefore requires stronger institutionalisation if it is to move from programme continuation and to a more systematic climate adaptive covariate-risk response.

Figure 3.15 Reform for covariate risk



Source: Final Review of NSSS (2026)

- **Programme consolidation and harmonisation** remains the most difficult area of programmatic reform. At midterm, 12 indicators were assessed: eight were seriously off-track, three nearly on-track and only one on-track, producing an overall score of 2.4 out of 5. By the Final Review, the indicator set was narrowed to six,²⁶ and the score increased to 3.3 out of 5. Two indicators were nearly on-track and four moderately off-track, with no indicator fully on-track. This shows movement away from the earlier pattern of serious delay, but the consolidation agenda remains incomplete. Some important consolidations have taken place, including MA and LMA into MCBP, four secondary stipend programmes into the Harmonised Stipend Programme, four livelihood schemes into the Underprivileged People's Livelihood Development Programme, and the disability allowance and education stipend into a single programme. Major NSSS consolidation commitments remain unfinished, including consolidation of VWB with the Widow Allowance, workfare programmes, food security programmes and freedom fighter-related schemes.

²⁶ 33 indicators for multiple ministries/agencies were merged into 6 to avoid repetitions of same indicator for multiple implementing agencies.

Figure 3.16 Programme consolidation and harmonisation



Source: Midterm review report (2020)

Source: Final Review of NSSS (2026)

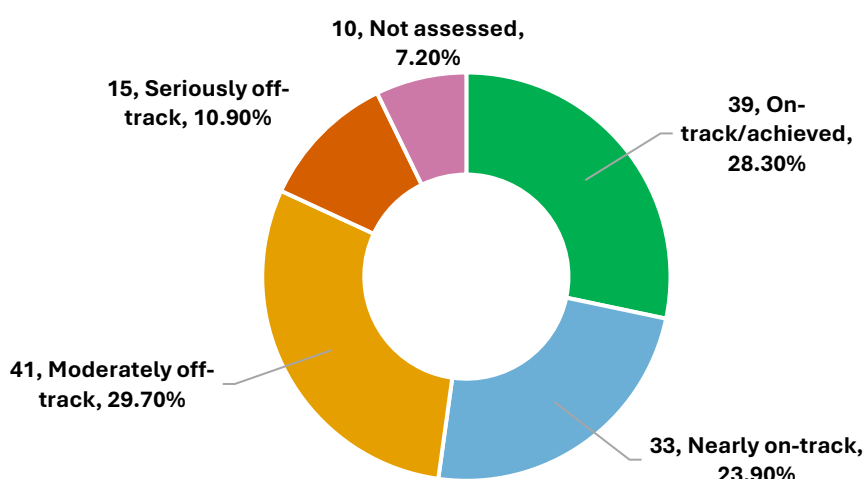
3.13 Implementation Progress: Summary of Individual Performance Indicators

The indicator-level assessment provides a more disaggregated view of implementation progress. While the scoring analysis above summarises performance by broad reform area, this section examines how individual indicators are distributed across five implementation categories: on-track/achieved, nearly on-track, moderately off-track, seriously off-track, and not assessed. This distinction is important because a broad reform area may record a moderate score while still containing both strong progress in some activities and substantial delays in others.

The Final Review assessed 138 individual performance indicators across the programme reform areas. Of these, 28.3 percent were rated on-track/achieved, meaning that the intended action had been fully achieved or was operational as envisaged. A further 23.9 percent were rated nearly on-track, indicating substantial progress with remaining gaps. Together, 52.2 percent of indicators show satisfactory or near-satisfactory progress. However, 29.7 percent were moderately off-track, while 10.9 percent were seriously off-track. Another 7.2 percent could not be assessed due to insufficient evidence or lack of reliable implementation information.

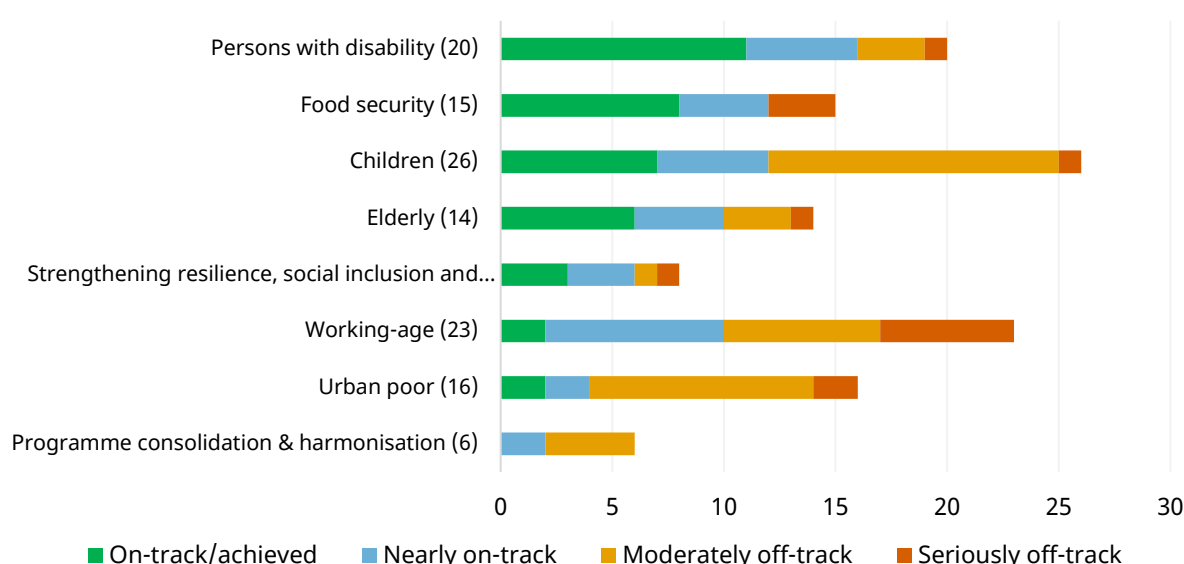
Compared with the Midterm Review, the distribution indicates a clear shift away from severe implementation delays. In the Midterm Review, 30.2 percent of programme reform indicators were on-track, 14.0 percent were nearly on-track, 12.8 percent were moderately off-track and 43.0 percent were seriously off-track. In the Final Review, the share of seriously off-track indicators fell sharply to 10.9 percent, while the combined share of on-track/achieved and nearly on-track indicators increased to 52.2 percent. This indicates that Phase II generated real implementation gains, although a substantial share of reforms remains only partially implemented.

Figure 3.17 Implementation status of all performance indicators



Source: NSSS Final Review.

Figure 3.18 Implementation status of individual performance indicators: On-track, almost on-track, moderately off-track and seriously off-track



Note: The number of individual performance indicators is given within the parentheses.

Source: NSSS Final Review.

The strongest implementation gains during the Phase II period were concentrated in reform areas where the NSSS built on existing programme platforms. Old-age support moved from uneven implementation at midterm to one of the strongest-performing reform areas in the Final Review. Disability-related programmes advanced through universalisation for identified persons, continuation of specialised support, and consolidation of allowance and stipend schemes. Child-focused support improved through the scale-up of the MCBP, continued stipend provision, institutional support for orphans, and the relaunch of school meals. Food security programmes also remained operational at scale, sustaining major food access, relief and consumption-support instruments. These results suggest that programme expansion, continuation and incremental

reform progressed more strongly during Phase II than in the earlier years of NSSS implementation.

The weaker areas are those requiring deeper changes in programme design and structure. Programme consolidation remains incomplete despite some important mergers. Working-age protection continues to face major gaps, as the NSIS agenda has advanced mainly through studies, roadmap development and limited piloting rather than national implementation across its major branches. Urban social protection remains fragmented, with the Urban Social Protection Strategy and Action Plan yet to translate into a fully operational urban programme package. Reforms for vulnerable women remain incomplete because VWB has not been consolidated with the Widow Allowance and urban VWB has not been rolled out. Several child-related reforms also remain unfinished, particularly child maintenance payments and the full expansion of school meals.

In sum, the Final Review finds that NSSS programmatic reforms have achieved meaningful but uneven progress. More than half of all indicators are on-track/achieved or nearly on-track, showing a clear improvement since the Midterm Review. However, nearly two-fifths remain moderately or seriously off-track, and these are concentrated in reform areas that are central to the next phase of social protection development.

3.14 Conclusion

The review of NSSS programmatic reforms shows that Bangladesh made meaningful progress during the Action Plan Phase II period, particularly in areas where reforms could build on established programme platforms. The strongest gains were observed where implementation involved continuation, expansion, benefit revision or partial consolidation of existing schemes. This is visible in old-age protection, disability-related support, selected child-focused interventions, and food security and disaster-relief programmes. The Old Age Allowance has expanded, and a policy-level decision has been made to introduce a higher benefit for persons aged 90 and above under both the Old Age Allowance and Widow Allowance. Disability benefits have been made universal for identified persons with disabilities; the Mother and Child Benefit Programme has consolidated earlier maternal allowance schemes and scaled up nationally; and major food security and disaster-relief programmes have continued to provide support at scale. These developments indicate that the NSSS has contributed to important implementation gains across several core areas of the social protection system.

At the same time, the review shows that progress has been more gradual in reform areas requiring deeper programme restructuring. These include reforms that depend on new programme architecture, cross-ministerial coordination, legal or policy change, contributory financing, or consolidation of overlapping schemes. The National Social Insurance Scheme has advanced through studies, roadmap development and the Employment Injury Scheme pilot, but unemployment, sickness and maternity insurance remain at an early stage of development. Workfare programmes continue to operate through separate schemes, and the Urban Social Protection Strategy and Action Plan, while an important policy step, has not yet translated into a fully coherent urban social protection package. This pattern is not unusual for complex social protection reforms. It reflects the greater institutional, administrative and financing requirements associated with moving from programme expansion to system restructuring.

The scoring analysis reinforces this balanced assessment. More than half of the assessed indicators are on-track/achieved or nearly on-track, showing clear improvement since the Midterm Review. However, a substantial share remains moderately or seriously off-track, particularly in reform areas that are central to the next phase of social protection development, including working-age protection, urban social protection, programme consolidation, benefit adequacy and lifecycle integration. The results therefore suggest that Bangladesh has made stronger progress in sustaining and expanding existing programme instruments than in completing the more demanding reforms intended to make the system more coherent and integrated.

The review also highlights the importance of indicator quality for assessing implementation progress. The Phase II Action Plan was prepared through ministry-, division- and agency-level indicator selection, which resulted in considerable variation in the specificity, measurability and reform relevance of indicators. In some cases, indicators were repeated across multiple ministries or assigned to institutions with limited direct responsibility for the reform area. Programme consolidation, for example, appeared across several ministries and agencies even where the practical scope for consolidation was limited. Some indicators also related to broader development interventions, such as maternal health coverage, safe water supply, urban roads and drains, or land-tenure security, which are important in their own right but not always directly aligned with the core NSSS programme reform agenda. Their inclusion makes the interpretation of programme reform progress more complex.

Several indicators were also broadly framed, making consistent assessment difficult. Examples include improving the quality of education services for children with disabilities, improving services for abandoned children, supplying safe drinking water, and securing land tenure. Such indicators identify important areas of concern, but do not always define the expected level, scale, timeframe or measurable outcome of reform. This does not diminish the usefulness of the scoring exercise. Rather, it underlines why the scores should be read alongside the detailed programme-level discussion presented in earlier sections. The scoring provides a structured summary of implementation progress, while the narrative analysis helps interpret the substance, quality and reform significance of that progress.

Overall, the chapter points to a social protection system that has continued to expand, adapt and improve in several important respects, while still carrying forward a substantial unfinished reform agenda. The progress achieved under established lifecycle, disability, child-focused, food security and disaster-response programmes provides a stronger platform for the next phase of reform. The areas where progress has been slower, including social insurance, urban social protection, programme consolidation, workfare reform and more systematic lifecycle integration, are also now better understood in terms of their institutional and operational requirements. The next chapter on recommendations can build on this assessment by considering how the gains made so far can be consolidated and how the more complex reform areas can be advanced in a feasible and sequenced manner.

Social Protection for Persons with Disabilities

Chapter 04

Chapter 4: Social Protection for Persons with Disabilities

4.1 Introduction

Persons with disabilities often face overlapping forms of disadvantage that extend well beyond their impairments. Their exclusion is shaped by physical, social, institutional and economic conditions that limit equal participation in everyday life.²⁷ Such barriers can restrict access to education, healthcare, employment, transport, public services and social protection, while imposing additional household expenses for medical care, assistive devices, mobility, rehabilitation, caregiving and specialised education. Disability can therefore increase the likelihood and severity of poverty. At the same time, poverty may heighten the risk of disability through malnutrition, hazardous working conditions, inadequate healthcare and greater exposure to environmental and occupational risks.

Bangladesh has progressively strengthened the legal and policy basis for disability inclusion. Its ratification of the UN Convention on the Rights of Persons with Disabilities in 2007 was followed by the Rights and Protection of Persons with Disabilities Act, 2013, which established the principal domestic framework for protecting the rights and dignity of persons with disabilities.²⁸ The NSSS reinforced this direction by placing disability within a lifecycle-based system of social protection. It envisaged support at different stages of life and recognised that effective protection requires more than a cash allowance. Income support needs to be connected with accessible services, opportunities for participation and measures that reduce the barriers faced by persons with disabilities.²⁹

This approach is closely linked to Bangladesh's commitments under the SDGs and the principle of LNOB. Progress cannot be judged solely by improvements in national averages; it must also be assessed by whether people facing the most substantial barriers can benefit from development. For persons with disabilities, this requires equitable access to social protection, education, healthcare, skills development, employment, assistive support and public institutions. It also requires recognition that disability frequently intersects with poverty, gender, age, place of residence and other forms of exclusion. Disability-inclusive social protection is consequently

²⁷ Disability, as defined by the Persons with Disability Rights and Protection Act, 2013, refers to a long-term or permanent physical, mental, intellectual, developmental, or sensory impairment, or the negative impact of societal attitudes and environmental barriers, that hinders a person from fully and effectively participating in society on an equal basis.

²⁸ The Rights and Protection of Persons with Disabilities Act 2013 is a landmark framework that recognises 12 categories of disability and guarantees 20 fundamental rights covering education, healthcare, and employment. It is supported by the UN Disability Inclusion Strategy, which aims to embed inclusion across all operations.

²⁹ Bangladesh's mandate to ensure social security for deserving individuals is enshrined in Article 15-D of the Constitution, providing a moral imperative for ministries and divisions to enhance the country's social security infrastructure (Social Security Policy Support (SSPS) Program, 2024).

important both for reducing poverty and for advancing wider goals relating to equality, decent work, institutional inclusion and reduced inequality.

Disability has become increasingly prominent within Bangladesh's social protection agenda. Disability-specific programmes have expanded, administrative arrangements for identification and registration have developed, and greater policy attention has been given to education, rehabilitation, skills and employment. Together, these developments suggest a gradual movement beyond narrowly conceived welfare assistance towards a broader framework of inclusion. Such a shift is necessary because the disadvantages associated with disability are seldom limited to inadequate income. They also arise from interconnected barriers that constrain human development, participation in society and access to economic opportunities.

The final review of the NSSS requires a careful assessment of whether policy commitments have translated into effective and equitable support. Expansion in coverage and budget allocation is important, but the quality of disability-inclusive social protection also depends on the credibility of identification systems, the adequacy of support, accessibility of delivery mechanisms, and the extent to which persons with disabilities are recognised within mainstream programmes. These issues are particularly important for groups facing overlapping disadvantages, including children with disabilities, women with disabilities, older persons with disabilities, persons with severe or multiple disabilities, and those living in rural, remote or underserved areas.

Against this background, this chapter reviews the progress made in strengthening social protection for persons with disabilities under the NSSS and Action Plan Phase II. It assesses the extent to which disability-related commitments have been implemented, identifies the main gaps that continue to affect coverage, adequacy and inclusion, and considers the implications for the next phase of social protection reform. The chapter is guided by the principle that disability inclusion is not a separate welfare concern, but a core requirement for building an equitable, accessible and rights-based social protection system.

4.2 Disability Prevalence, Patterns and Data Gaps in Bangladesh

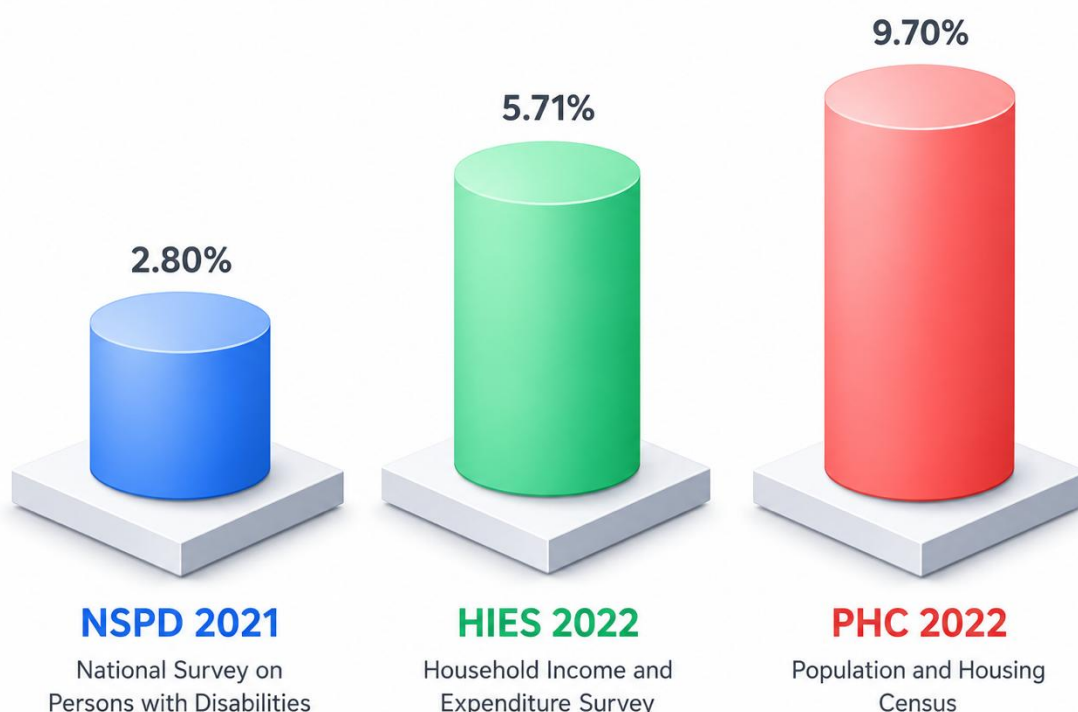
Reliable statistics are essential for planning, financing and monitoring disability-inclusive social protection. In Bangladesh, however, the available sources produce markedly different estimates because they use different definitions, survey instruments, questions and administrative procedures. As shown in Figure 4.1, reported disability prevalence varies considerably across the three major statistical sources, with the highest estimate, more than three times the lowest. The principal estimates are as follows:

- **NSPD 2021:** 2.8 per cent of the population, equivalent to about 4.6 million people.
- **DIS:** approximately 3.9 million registered persons with disabilities as of April 2026.³⁰
- **HIES 2022:** 5.7 per cent of the population, or roughly 9.4 million people.

³⁰ The Disability Information System (DIS), maintained by the Department of Social Services under the Ministry of Social Welfare, records registered persons with disabilities primarily to support their identification and access to disability allowances under the national social protection system (Razzaque & Hasan, 2025, p. 1).

- **Population and Housing Census 2022:** 9.7 per cent of the population.

Figure 4.1 Disability prevalence estimates from different data sources in Bangladesh



These figures are not directly comparable. The DIS records people who have completed administrative registration, whereas household surveys and the census apply different questions and measurement approaches to identify disability or functional difficulty. Estimates of disability prevalence should therefore be interpreted in relation to the purpose, definition and methodology of each source rather than treated as interchangeable measures.

Even the highest national estimate remains below the WHO's global estimate for 2022, according to which around 16 per cent of the world's population, or approximately 1.3 billion people, experience significant disability.³¹ Bangladesh's lower reported rates may partly reflect differences in population structure and national context. They are also likely to indicate under-identification and underreporting, arising from several factors:

- differences in definitions and measurement methods;
- inadequate training of enumerators and assessors;
- weaknesses in registration and tracking systems;
- stigma and reluctance to self-identify; and
- limited awareness of disability, certification and available support.

³¹ Global prevalence is notably higher among marginalised groups, with one in five women and one in ten children estimated to encounter disability challenges.

These constraints suggest that the available figures may not fully capture the scale and distribution of disability in Bangladesh (Razzaque & Hasan, 2025; UNPRPD MPTF, 2022).

The variation in estimates across data sources has direct consequences for social protection design and resource allocation. Administrative systems such as the DIS are valuable for implementation because they provide verified records that can be used for enrolment, eligibility checks, payments and programme monitoring. These records are, nevertheless, unlikely to capture the full population of persons with disabilities. Registration may be affected by limited awareness, difficulties in obtaining certification and documentation, mobility constraints, uneven local assistance and households' assessment of whether securing a disability card is worth the associated effort and cost. Household surveys generally identify a broader population, including individuals who experience functional limitations but have not registered with DSS. HIES 2022 is especially relevant in this respect because it measures disability through reported difficulties in seeing, hearing, mobility, remembering or concentrating, communicating and undertaking self-care. Its estimate therefore reflects functional limitations within the population rather than only formal administrative recognition.³²

The persistent gap between lower administrative counts and higher survey-based estimates suggests substantial under-identification, with important implications for the NSSS disability agenda. An understated administrative denominator can result in insufficient budgetary provision, exaggerate apparent programme coverage and weaken claims that disability benefits have been universalised. It may also conceal the exclusion of groups that face greater barriers to registration, including rural residents, women, and persons with multiple or less visible disabilities. Differences in prevalence by age and region further indicate unequal access to healthcare, diagnostic assessment and formal reporting mechanisms.

This discrepancy partly reflects the procedures through which disability is identified, certified and entered into administrative records. The Suborno Card system provides a legally recognised basis for disability registration, but completing the process can be difficult, especially for applicants with limited mobility, information or institutional support. Depending on local arrangements, applicants may need to visit social services offices several times, undergo a medical assessment, obtain a recommendation from a local government body, and secure approval from the relevant upazila or district committee.

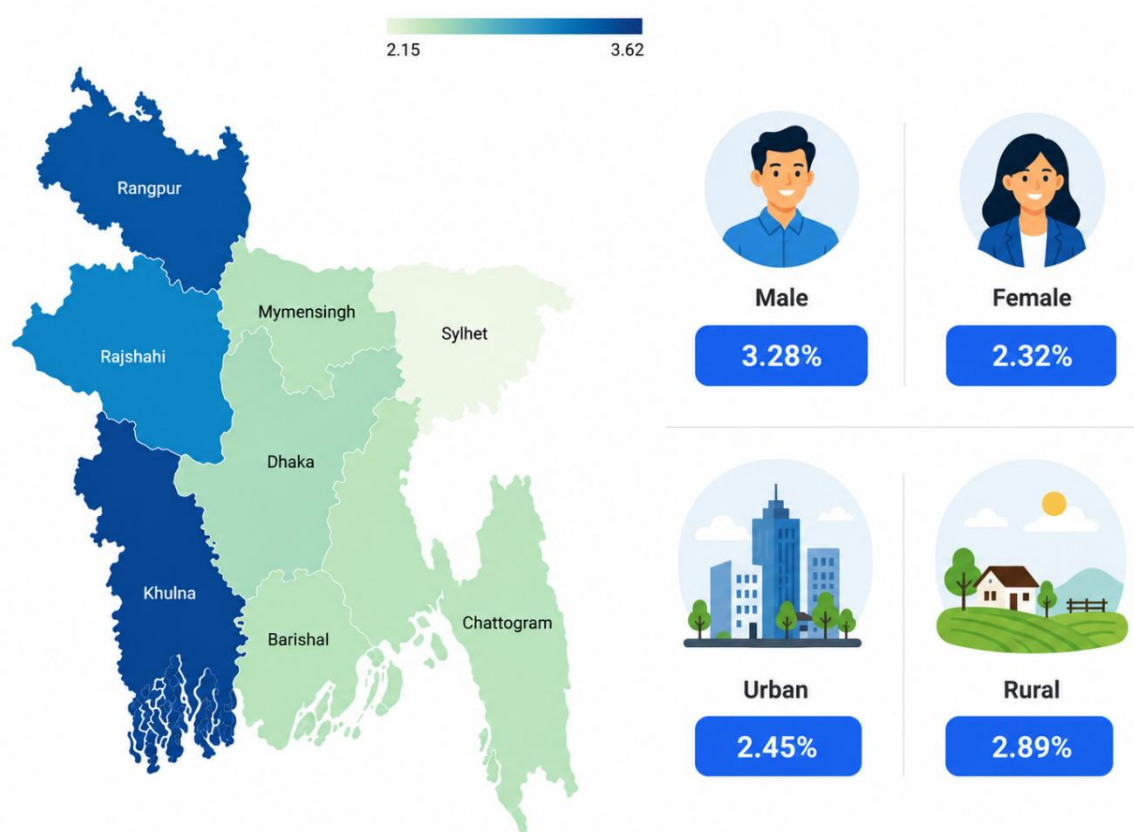
Organisations of persons with disabilities often help applicants complete these steps. Registration was initially undertaken through a disability detection survey conducted by DSS and has subsequently continued through applications submitted by individuals seeking disability assessment. Yet certification is not consistently connected to an effective referral system for assistive devices, rehabilitation and related services. Consequently, some households may

³² In HIES 2022, disability-related questions covered functional difficulties in seeing, hearing, physical movement, remembering or concentrating, communication and self-care. The policy brief notes that the HIES estimate includes persons who were fully unable, faced severe difficulties or faced mild difficulties in these domains.

consider the expected benefits of obtaining a Suborno Card too limited to justify the time, cost and procedural effort involved (UNPRPD MPTF, 2022).

Figure 4.2 shows that disability prevalence varies by sex, area of residence and division. Survey evidence from NSPD 2021 reported that the prevalence was higher among men, at 3.28 per cent, than among women, at 2.32 per cent. Rural areas recorded a somewhat higher prevalence than urban areas, which may reflect differences in health risks, occupational exposure, access to diagnostic services and reporting practices. Regional variation is also evident: Khulna and Rangpur reported the highest prevalence, at 3.62 per cent and 3.55 per cent respectively, while Sylhet reported the lowest prevalence, at 2.15 per cent. Across most divisions, male prevalence remained higher than female prevalence, though the size of the gender gap varied by region. These differences suggest that disability prevalence is shaped not only by individual impairments but also by local conditions, service availability, health systems, social norms and reporting behaviour.

Figure 4.2 Disability prevalence by sex, area of residence and division

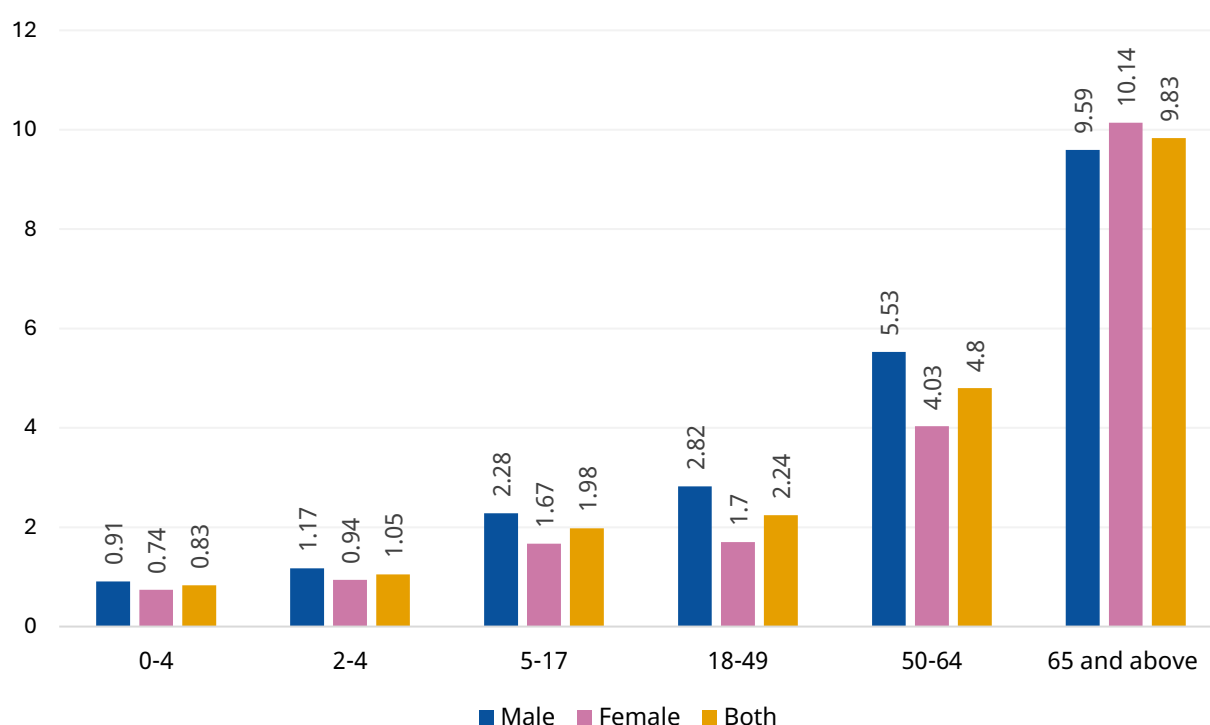


Source: NSPD 2021. The relationship between disability and poverty is also spatially uneven. Some divisions with relatively high poverty rates also report higher disability prevalence, suggesting an overlap between economic deprivation and disability-related vulnerability. Rangpur, for example, combines a relatively high poverty rate with one of the highest reported disability prevalence rates. However, the relationship is not uniform across all regions. Khulna records the highest disability prevalence despite having a lower poverty incidence than several other divisions. This indicates that disability prevalence is also influenced by factors beyond income poverty, including ageing, chronic illness, occupational risks, access to health care, diagnostic practices and regional

reporting patterns. For social protection, this means that disability-related planning should be sensitive to both poverty and disability prevalence, rather than relying only on income-based indicators.

Figures 4.3 and 4.4 demonstrate the difference in disability prevalence by age and type of disability. As shown in Figure 4.3, prevalence rises sharply with age, increasing from less than 1 per cent among the youngest children to 9.83 per cent among people aged 65 years and above. This reflects the cumulative effects of ageing, chronic illness, reduced mobility, sensory loss and functional limitations. The prevalence is also higher among persons aged 50–64 than among younger age groups, while children aged 0–4 record the lowest prevalence. This age pattern has direct implications for lifecycle-based social protection, as older persons with disabilities are likely to require a combination of income support, care services, assistive devices and accessible health care. Moreover, Figure 4.4 shows that physical disability is the most commonly reported type, followed by visual, hearing and multiple disabilities. Persons with multiple disabilities require particular attention because they may face more complex barriers and higher support needs. These patterns of disability have important implications for lifecycle-based social protection because different age groups and disability types require different combinations of income support, healthcare, assistive devices, rehabilitation, education and care services.

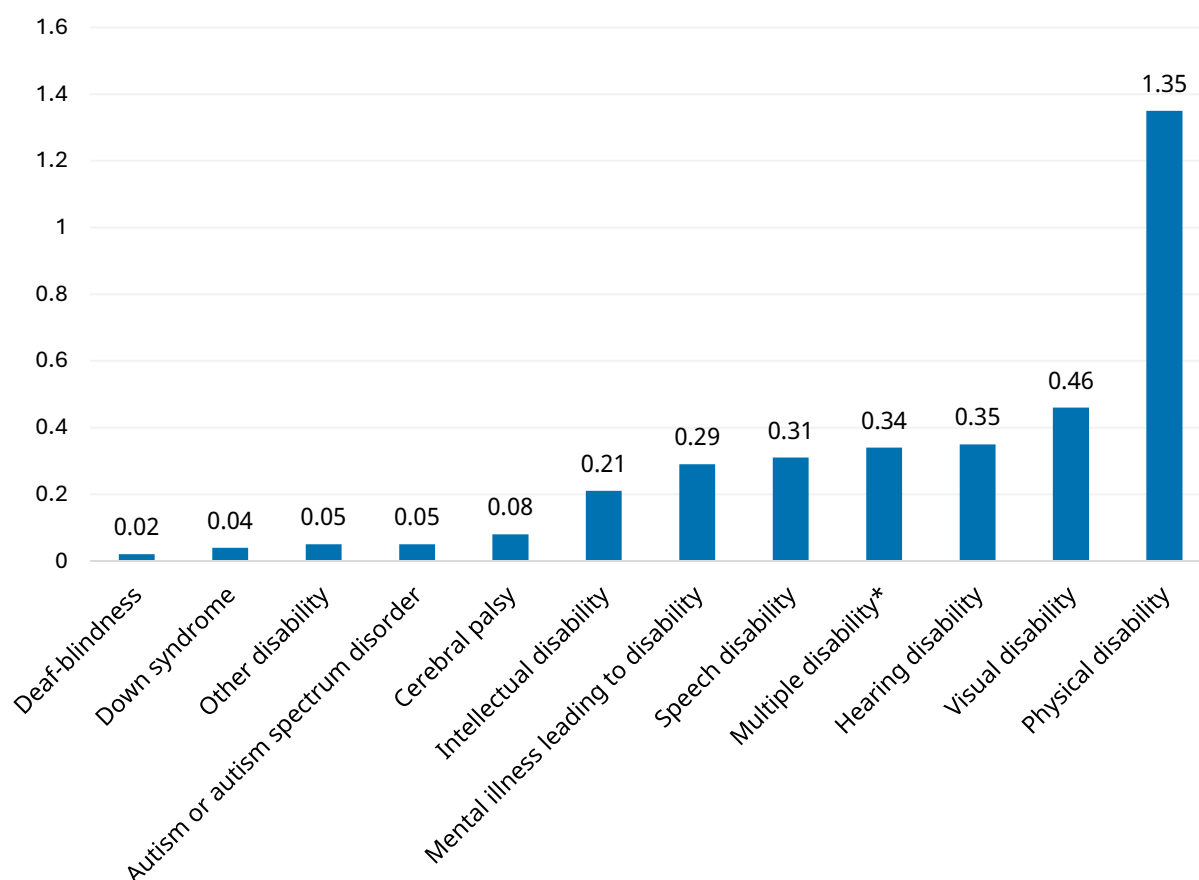
Figure 4.3 Disability prevalence by age group



Note: A person with multiple disabilities is defined as an individual who experiences more than one type of disability simultaneously.

Source: NSPD 2021.

Figure 4.4 Disability prevalence by type of disability

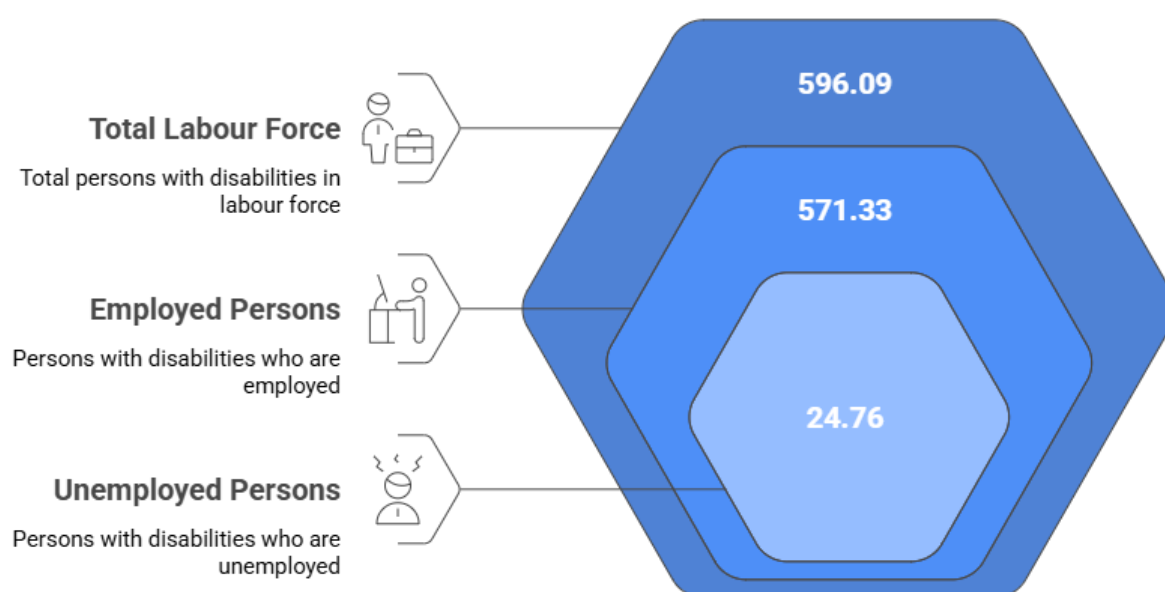


Note: A person with multiple disabilities is defined as an individual who experiences more than one type of disability simultaneously.

Source: NSPD 2021.

Labour market participation among persons with disabilities remains limited in scale and strongly segregated by gender. Figure 4.5 presents the labour force, employment and unemployment situation of persons with disabilities. Labour Force Survey 2024 data reported an estimated 596.09 thousand persons with disabilities are part of the labour force, of whom 420.37 thousand are men, or around 70.5 per cent, and 175.72 thousand are women, or 29.5 per cent. Among those in the labour force, 571.33 thousand are employed, corresponding to an employment share of about 95.8 per cent. Of the employed PwDs, 402.37 thousand are men and 168.96 thousand are women, meaning that men account for roughly 70.4 per cent of employed persons with disabilities and women for 29.6 per cent. The remaining 24.76 thousand persons with disabilities in the labour force are unemployed, implying an unemployment rate of around 4.2 per cent among economically active PwDs. However, this relatively low unemployment rate should be interpreted with caution, as many persons with disabilities may remain outside the labour force altogether because of discouragement, care responsibilities, inaccessible workplaces, lack of suitable skills, mobility barriers or limited employment opportunities.

Figure 4.5 Labour force, employment and unemployment among persons with disabilities (in thousands)



Source: Labour Force Survey 2024.

4.3 Coverage of Social Protection Schemes for Persons with Disabilities

Households that include persons with disabilities face a greater incidence of poverty than households overall.³³ HIES 2022 estimates place moderate poverty among such households at 19.2 per cent, compared with a national household rate of 18.2 per cent. The corresponding figures for extreme poverty are 7.1 per cent and 5.6 per cent, respectively.

These conventional measures, however, do not account for the additional expenditure required to manage disability-related needs. Recent research estimates that 23 per cent of households with persons with disabilities are poor under the standard poverty line. To achieve a standard of living comparable to that of other households, they would need approximately 13 per cent more resources to cover expenses such as healthcare, transport, assistive devices, therapy, specialised education and caregiving. Once these costs are incorporated into the assessment, the estimated poverty rate rises to 34 per cent, nearly half as high again as the conventional estimate. The evidence suggests that disability-related social protection should reflect the extra costs faced by affected households. Without adequate allowance for these expenses in benefit design and financing, transfers may provide some relief but will have only a limited effect on poverty (Alfonzetti & Carraro, 2025).

³³ Global evidence confirms that the association between disability and poverty extends well beyond Bangladesh. A systematic review of 150 studies from low and middle-income countries found that 122 studies, or 81 per cent, reported a statistically significant positive relationship between disability and economic poverty (Banks, Kuper, & Polack, 2017).

Bangladesh has expanded disability-focused social protection in recent years, with the Ministry of Social Welfare and the Department of Social Services leading programme delivery and administrative development. In FY2025–26, the social protection budget includes six disability-related programmes with a combined allocation of BDT 4,077.18 crore, representing approximately 3.5 per cent of total social protection expenditure. Together, these programmes are expected to reach 52.68 lakh beneficiaries, up from 48.71 lakh in FY2024–25. Table 4.2 presents the programme-level distribution of this coverage and budget allocation. A major programme reform in FY2025–26 was the consolidation of two long-standing schemes into the Disability Allowance and Education Stipend Programme. The new programme brings together the Allowance for Financially Insolvent Persons with Disabilities and the Stipend Programme for Students with Disabilities within a unified framework covering income support and educational assistance. . Table 4.2 shows that the programme accounts for around 94 per cent of the total disability-related allocation for social protection, making it the dominant programme within the disability portfolio. Additionally, Figures 4.6 and 4.7 illustrate the substantial expansion of the programme over time. As shown in Figure 4.6, the allocation increased from approximately BDT 0.66 billion in FY2008–09 to BDT 38.45 billion in FY2025–26. Moreover, Figure 4.7 illustrates a corresponding increase in beneficiary coverage, from approximately 2.13 lakh beneficiaries in FY2008–09 to 35.31 lakh in FY2025–26. The figures demonstrate sustained expansion in both expenditure and coverage, particularly from the late 2010s onwards and following the consolidation of the two schemes.

Eligibility requires registration in the Disability Information System administered by DSS. Students receiving education stipends must also provide certification of enrolment from the head of their educational institution. Programme implementation is guided by the Integrated Manual for the Implementation of the Disability Allowance and Education Stipend Programme, adopted in 2025. The consolidation represents a significant administrative reform, although its value will ultimately depend on whether it improves service delivery, reduces duplication, strengthens accountability and enables more effective monitoring. Coverage nevertheless remains incomplete. As discussed earlier, estimates of the population of persons with disabilities vary across surveys due to differences in definitions and measurement approaches, which complicates precise assessment of programme reach. Using the HIES 2022 estimate of approximately 9.4 million persons with disabilities as a reference point, dedicated disability programmes reach only around 55 per cent of the estimated population, leaving more than four million persons outside these interventions. This underscores that the extent of coverage can be more accurately determined once there is greater consistency and clarity in the measurement of disability. Limited integration with mainstream lifecycle programmes, including the Old Age Allowance and the Widow Allowance, further constrains the development of comprehensive protection across different stages of life.

Table 4.1 Coverage and budget of social protection programmes for persons with disabilities in FY2024-25 and FY2025-26

Name of the Programme	Function (Category)	Beneficiaries 2025-26	Budget 2024-25 revised	Budget 2025-26
Disability Allowance and Education Stipend Programme	Social Assistance	35.31	3435.48	3845.04
Trust for the Protection of the Persons with Neuro Developmental Disabilities	Social Care Service	3.15	39.60	39.51
Physically Challenged Welfare Trust	Social Care Service	0.09	22.00	22.00
Service and Support Centre for Persons with Disabilities	Social Care Service	14.00	80.32	83.44
National Foundation for the Development of Persons with Disabilities	Social Care Service	0.12	44.73	47.19
Cochlear Implant Activity	Social Care Service	0.01	40.00	40.00
Total		52.68	3662.13	4077.18
Percentage of total social security budget			3.6%	3.5%

Source: Social protection Budget Report FY2025-26.

Figure 4.6 Coverage and budget of social protection programmes for persons with disabilities in FY2024-25 and FY2025-26

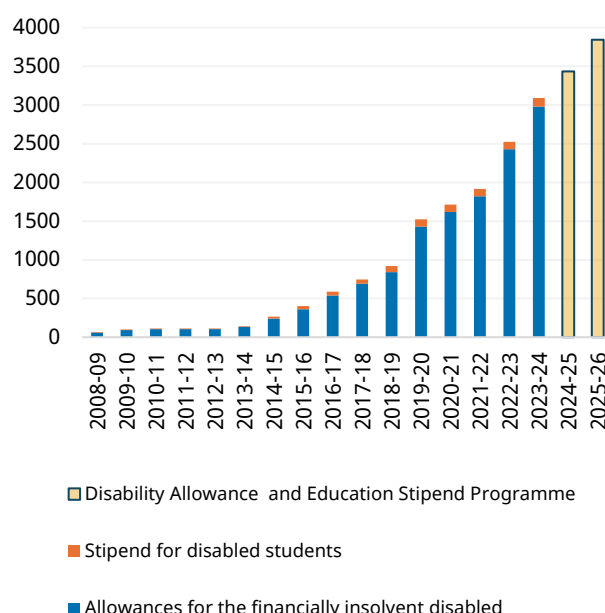
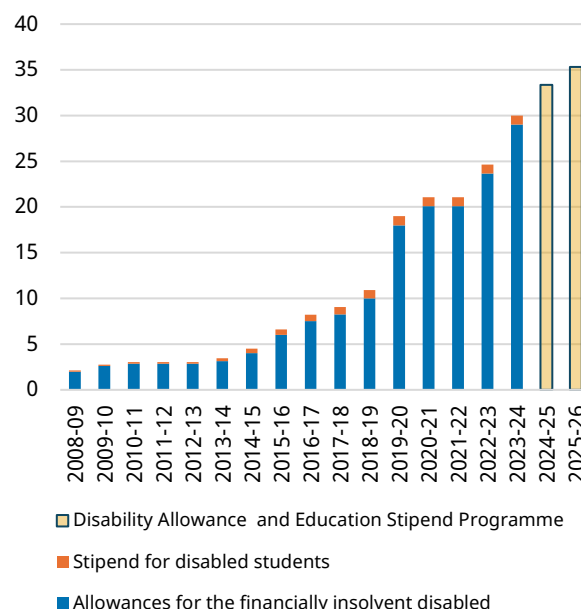


Figure 4.7 Coverage and budget of social protection programmes for persons with disabilities in FY2024-25 and FY2025-26



Source: Presentation using data from Ministry of Social Welfare.

The disability allowance has increased gradually over time, rising from BDT 200 per month in FY2005-06 to BDT 850 in FY2024-25 (Cabinet Division & GED, 2024). Even at that level, however,

the transfer amounted to only about 3.3 per cent of per capita GNI. In FY2025–26, the monthly allowance was raised further to BDT 900, while education stipends range from BDT 900 at the primary level to BDT 1,300 at higher levels.³⁴ Payments are now transferred monthly through the G2P system, with transaction charges covered by the government so that beneficiaries receive the full amount. These changes represent progress in both benefit provision and payment delivery. Nevertheless, the transfer values remain modest relative to the additional expenses commonly associated with disability, including healthcare, transport, assistive devices, therapy, caregiving and specialised education. Consequently, while the programmes provide useful income support, their capacity to offset disability-related costs and achieve a substantial reduction in poverty remains limited.

Other disability-related schemes complement the main allowance and stipend programme by providing social care, rehabilitation and specialised support. The Trust for the Protection of Persons with Neurodevelopmental Disabilities serves persons with neurodevelopmental disabilities and their families. The Physically Challenged Welfare Trust and the National Foundation for the Development of Persons with Disabilities support welfare, rehabilitation and institutional services. Service and Support Centres for Persons with Disabilities are expected to reach 14 lakh beneficiaries in FY2025–26, making them the largest service-oriented component within the disability portfolio. The Cochlear Implant Activity provides specialised support for persons with hearing impairment. These programmes are important because disability-related needs cannot be met through cash support alone.³⁵ However, their combined allocation remains small compared with the main allowance programme, and stronger coordination is needed to link income support with services, referral pathways and follow-up support.

Several broader constraints continue to weaken the effectiveness and equity aspects of disability-related social protection. Dedicated disability programmes account for around 3.5 per cent of the total social protection budget, while exclusion and inclusion errors, as discussed in Chapter 2 of this report, indicate that benefits do not consistently reach those with the greatest needs. Furthermore, limited awareness and continuing social stigma often impede registration and participation in the programme. It has been reported that misconceptions that disability results from parental wrongdoing or represents a curse remain present in some communities (Cabinet Division & General Economics Division, Planning Commission, 2024). Employment-related measures have received greater policy attention, although implementation remains uneven. A 1 per cent quota has been introduced for persons with disabilities in public and semi-government employment (GoB, 2024). Other initiatives include subsidised SME lending, microcredit, vocational rehabilitation, the Inclusive Job Centre and the Bangladesh Business Disability Network, which seek to promote self-employment, workplace inclusion and private-sector

³⁴ Stipends: TK. 900 (Primary), TK. 950 (Secondary), TK. 1050 (Higher Secondary), and TK. 1300 (Higher Level) (Finance Division, 2025).

³⁵ The ILO mentions that effective disability-inclusive social protection requires more than cash transfers. Therefore, it should combine adequate income support and coverage of disability-related costs with access to healthcare, rehabilitation, assistive devices and other essential services (International Labour Organization [ILO], 2024, p. 141).

participation. Yet only 2.8 per cent of employed persons with disabilities work in the public sector, while official recognition covers only 27.2 per cent of working-age persons with disabilities (BBS, 2022). These figures should be interpreted cautiously because disability is likely to be underreported in labour-market data. Procedural difficulties, weak enforcement of quotas, skills mismatches, inaccessible workplaces and employer perceptions continue to restrict economic participation. More effective employment inclusion will therefore require accessible and market-relevant training, stronger placement and retention services, reasonable workplace accommodation and sustained engagement with employers.

4.4 NSSS Objectives for PwDs and Implementation Progress

The NSSS emphasised the need for dedicated, lifecycle-based social protection for PwDs. It proposed a comprehensive structure built around three core schemes: a Child Disability Benefit for children up to 18 years of age, a Disability Benefit for adults aged 19–59 with severe disabilities, and transition to the Old Age Allowance at age 60. The aim was to consolidate and reform existing disability programmes into a unified and inclusive system that provides sustained income support, rehabilitation and social participation for PwDs. The NSSS also called for clear disability identification and eligibility mechanisms, benefit coverage for all certified persons with severe disabilities, and transfer values aligned with the Old Age Allowance, with scope for higher support depending on severity of disability and medical costs. In addition, it emphasised education, skills development, vocational training, affordable healthcare and assistive services as essential elements of empowerment and inclusion.

Action Plan Phase II, sets out a series of objectives, activities and performance indicators related to disability-related social protection. Progress has been recorded in several areas, particularly under the Ministry of Social Welfare (MoSW) and the Department of Social Services (DSS). Disability identification is now supported by the Rights and Protection of Persons with Disabilities Act and the Disability Information System (DIS), which is used by DSS for registration and verification. A major achievement is that the disability benefit programme has been made universal for identified persons with disabilities. As a result, household or individual income criteria are no longer the main constraint once a person is identified and registered as eligible. However, this does not amount to universal coverage of all persons with disabilities. According to DSS officials, some PwDs remain outside the DIS, while some registered or otherwise eligible individuals do not apply for the allowance. The resulting under-enrolment has contributed to the non-utilisation of part of the allocated budget in recent years. There is therefore a gap between universal eligibility within the administrative system and effective coverage of the wider population.

Training and rehabilitation services continue to be delivered through six institutes serving orphans and persons with disabilities, alongside other specialised institutions. Available information indicates an increase in service coverage, although evidence on the quality and outcomes of these services remains limited. Existing training manuals have not been revised regularly, and weaknesses persist in curricula, staffing, service standards and monitoring. Education-related support for children with disabilities is provided through specialised institutions, school grants and NAAND. A network of 92 institutions offers different forms of education, training and rehabilitation, but the number of institutions and beneficiaries alone does not establish the accessibility, quality or effectiveness of the services provided. Skills, ICT and

employment-related interventions remain less structured than cash assistance and institution-based services. Training is provided through six institutions, and ICT- and skills-related activities have expanded. DSS and the National Disability Trust also provide employment linkage support, and some beneficiaries are reported to have entered employment or self-employment. However, annual job fairs are not held consistently, and there is no sufficiently developed system for tracking job placement, retention, earnings or the relevance of training to labour-market demand. The available evidence therefore permits only a limited assessment of employment outcomes.

Institutional and health-related programmes have continued, but their scale remains far below the level of need. The Trust for the Protection of Persons with Neurodevelopmental Disabilities provides some support to persons with neurodevelopmental disabilities and their families, while cochlear implant activities and other medical interventions serve a limited number of eligible beneficiaries. Broader health programmes addressing tuberculosis, leprosy and non-communicable diseases may also contribute to the prevention or management of disability. These measures, however, should not be interpreted as constituting an adequate system of disability-related healthcare. Access to diagnosis, treatment, rehabilitation, therapy, assistive devices and long-term follow-up remains highly restricted across the country, particularly for low-income households and residents of rural or underserved areas. Meaningful improvement will depend not only on expanding specialised disability programmes, but also on strengthening the accessibility, affordability and quality of the wider health system. More systematic disability-specific indicators and outcome monitoring will be necessary to assess whether these services are reaching those in need and improving their wellbeing..

Table 4.3 provides a detailed assessment of progress against the disability-related objectives, activities and performance indicators included in NSSS Action Plan Phase II. Overall, it indicates relatively stronger progress in the universalisation of benefits for identified persons with disabilities, disability registration, education support and specialised institutional services. However, progress remains incomplete in areas such as dedicated monitoring, regular updating of operational manuals, organisation of job fairs and systematic tracking of employment and service outcomes.

Table 4.2 Implementation status of NSSS Action Plan Phase II for PwDs

Objectives	Activities	Performance indicator	Timeframe	Responsible Ministry	Status/progress so far
Scale-up disability benefit for children and working-age (PwDs)	Prepare guidelines for disability identification.	Circular issued.	July 2022	MoSW	Guidelines for disability identification have been prepared and are being followed. Disability identification is supported by the legal framework under the Rights and Protection of Persons with Disabilities Act and the Disability Information System (DIS), which is used by DSS for disability registration and verification. (Dis.gov.bd)

	Set income criteria on an individual basis.	Circular revised.	December 2022	MoSW	The Disability Allowance has been universalised for identified persons with disabilities. As a result, household or individual income criteria are no longer the main constraint for allowance access once a person is identified and registered as eligible.
	Increase coverage by actual identification.	All identified PwDs are covered.	Continuous	MoSW	Coverage of the Disability Allowance has been made universal for identified persons with disabilities. This represents substantial progress against the NSSS objective of expanding coverage based on actual identification.
	Strengthen monitoring of schemes for disabled people.	Monitoring framework developed.	Continuous	MoSW	A dedicated monitoring framework for disability schemes has not yet been established. However, the Disability Information System and the piloting of the Dynamic Social Registry can support future monitoring, verification and beneficiary tracking once fully operational and integrated.
Improvement and Capacity Building of Disability-Related Programmes	Update training course modules for effective operation (training & rehabilitation for PwDs)	Training course module prepared	Every year	MoSW	Six training institutes for orphans and persons with disabilities are operational. Training manuals exist, but they have not been updated regularly, indicating partial progress in capacity building.
	Maintain quality of services (training & rehabilitation for PwDs)	Programme continued	Every year	MoSW	Training and rehabilitation services are continuing. Service quality has improved marginally with the establishment of additional training facilities, but further updating of manuals, staffing and service standards remains necessary.
	Increase coverage (training & rehabilitation for PwDs)	Coverage increased annually	Every year	MoSW	Coverage of training and rehabilitation services has increased, reflecting progress in extending disability-related service provision beyond cash transfers.
Education and Empowerment of Persons with Disabilities	Update manual for effective operation (education programmes for disabled children)	Manual prepared	Every year	MoSW	A manual for education programmes for children with disabilities exists, but it has not been updated. This indicates that the basic operational framework is in place, although it requires revision to reflect

					current needs and service standards.
	Maintain quality of education services for disabled children	Programme continued	Every year	MoSW	Education services for children with disabilities are continuing. Quality has improved through the establishment of new institutions, including separate provision for children with intellectual disabilities.
	Increase coverage of education programmes for disabled children	Coverage increased annually	Every year	MoSW	Coverage has increased, with 92 institutions currently operating to support children with disabilities through different forms of education, training and rehabilitation services.
	Establish and operationalise National Academy for Autism and Neurodevelopmental Disabilities (NAAND)	Academy operational	Continuous	Secondary and Higher Education Division (SHED)	NAAND has been established and is operational. It provides a specialised institutional platform for education and support services for children with autism and neurodevelopmental disabilities, although further expansion and institutional strengthening remain important for wider coverage. (NAAND Portal)
	Strengthen specialised schools for children with disabilities	Grants for schools for disabled children continued	Continuous	MoSW	Grants for specialised schools for children with disabilities are continuing, helping maintain institutional support for disability-inclusive education.
Skill Development, ICT, and Employment for PwDs	Increase training programmes for people with disabilities (ICT/ITES skill development)	Training programmes expanded	Continuous	ICT Division	Six training institutions are functioning to train and rehabilitate persons with disabilities. ICT- and skills-related training has expanded, but stronger links with employment placement and market-relevant skills remain important.
	Arrange annual job fairs for people with disabilities	Employment of PwDs increased	Continuous	ICT Division	Job fairs for persons with disabilities are not arranged regularly. Employment support has therefore progressed only partially and remains dependent on irregular events rather than a systematic placement mechanism.
	Develop employment linkage support for PwDs under DSS and Disability Trust	Beneficiaries employed or self-employed	Continuous	MoSW / National Disability Trust	Employment linkage support is being provided through DSS and the National Disability Trust, and many persons with disabilities have reportedly been employed or self-employed. However, systematic tracking of job placement, retention and

					income outcomes remains limited.
Institutional and Health-Linked Disability Support Programmes	Ensure coverage through the Trust for the Protection of Persons with Neurodevelopmental Disabilities (NDD Trust)	Number of beneficiaries served	Continuous	MoSW	Beneficiaries under the NDD Trust are being served. The Trust continues to provide institutional support for persons with neurodevelopmental disabilities and their families.
	Continue cochlear implant activities and medical interventions for disability prevention	Beneficiaries served through cochlear implant programme	Continuous	MoSW / MoHFW	The cochlear implant programme and related medical interventions are continuing, providing specialised support to eligible beneficiaries.
	Improve prevention of disability-related diseases (TB, leprosy, non-communicable diseases)	Disease control services maintained	Continuous	Health Services Division (HSD)	Disease control services for disability-related and disability-preventable conditions are continuing. This supports the prevention dimension of the disability agenda, although stronger linkage with disability-specific monitoring would improve assessment of outcomes.

Source: NSSS Action Plan Phase II, and key informant interviews (KIIs) with officials from the Department of Social Services (DSS).

The implementation record shows meaningful expansion, particularly through universalisation of benefits for identified PwDs, continued use of DIS, institutional support for education and rehabilitation, establishment of NAAND, and continuation of specialised health-linked interventions. The next stage of reform will need to deepen these gains by improving the quality, accessibility and outcome orientation of services. Current Action Plan indicators remain largely input-based, focusing on whether programmes, manuals, grants or institutions exist, rather than whether beneficiaries experience improved access, shorter waiting times, better satisfaction, or stronger participation in education, rehabilitation and employment.

However, the Action Plan sought to improve disability-related services through specialised institutions under DSS. As shown in Table 4.5, DSS operates a network of 92 specialised institutions serving persons with disabilities. The network is heavily concentrated in support for children with visual disabilities, with 76 hostels for visually impaired children, each with capacity to serve 10 children; one school for blind children; four schools for deaf and dumb children; four physically handicapped training and rehabilitation centres; six training centres for orphans and persons with disabilities; and one Employment and Rehabilitation Centre for the Physically Handicapped (ERCPH). The ERCPH also includes three specialised entities: a Braille Press, the main ERCPH centre and an Artificial Limb Production Centre. Together, these institutions provide education, rehabilitation, vocational training and social reintegration support for PwDs.

For the training and rehabilitation of women deprived of protection, six organisations are operating across six divisions. Due to a lack of beneficiaries, two of these have been repurposed as neurodevelopment institutes for children. In addition, six training institutions are operating to train and rehabilitate PwDs, while six types of schools cater to different disability groups. These institutions provide an important foundation for disability-specific service delivery, but stronger monitoring is needed to assess service quality, accessibility, utilisation, and outcomes for persons with severe, multiple or less visible disabilities.³⁶

Table 4.3 Number of specialised institutions serving persons with disabilities under DSS

SI.	Name of Institution / Centre	Number of Institutions
1.	Hostels for Blind Children	76
2.	School for Blind Children	1
3.	Schools for Deaf and Dumb Children	4
4.	Physically Handicapped Training and Rehabilitation Centres	4
5.	Training Centres for Orphan and Disabled	6
6.	Employment and Rehabilitation Centre for the Physically Handicapped (ERCPH*)	1
	Total	92
Name of Institution / Centre under ERCPH*		
i)	Braille Press (under ERCPH)	1
ii)	ERCPH Main Centre	1
iii)	Artificial Limb Production Centre (under ERCPH)	1
	Total	3

Source: KII conducted with DSS.

Overall, disability inclusion under the NSSS has advanced through benefit universalisation for identified PwDs, expanded specialised services, stronger administrative systems and a growing institutional platform for education, rehabilitation and neurodevelopmental support. These gains provide a stronger base for the next phase of reform. Further progress will depend on strengthening harmonised functional assessments, disability-inclusive data systems, age-linked benefit transitions, inter-ministerial coordination, and real-time use of monitoring information. Reforms within MoSW's direct mandate have generally moved faster, while areas requiring cross-ministerial cooperation or resource reallocation have progressed more gradually. The priority now is to consolidate these achievements into a more integrated, lifecycle-based and rights-oriented disability protection system.

³⁶ However, a national mapping of 211 facilities serving children with disabilities found that only 36 per cent were classified as functional, while 62 per cent were semi-functional and 3 per cent were non-functional. In addition, only 21 per cent reported providing any form of social protection scheme for children with disabilities. These findings demonstrate the importance of assessing service functionality, accessibility and integration rather than relying only on the number of institutions (United Nations Children's Fund [UNICEF], 2025, pp. 65, 75).

NSSS reform for PWDs: Implementation performance

Following the methodology discussed in Chapter 3, a scoring analysis was undertaken to summarise the overall implementation performance of NSSS reforms related to persons with disabilities. Under the programmatic reform agenda for disability-inclusive social security, the Action Plan identified specific tasks with corresponding performance indicators. Based on the current implementation status, each task was assigned a score from 1 to 5, where 1 indicates very limited progress and 5 indicates that the Action Plan objective has been achieved.

The reform area for persons with disabilities records comparatively strong progress in the Final Review. Figure 4.8 compares the implementation performance of disability-related NSSS reforms between the Midterm Review and the Final Review. The Midterm Review assessed this pillar against a much narrower set of indicators and reported a score of 3.0 out of 5. By the Final Review, 20 indicators were assessed, with 16 either on-track/achieved or nearly on-track, producing an overall score of 4.3 out of 5. This improvement reflects the universalisation of disability benefits for identified persons with disabilities, expansion of disability-related services, and consolidation of the disability allowance and education stipend into a single programme. However, the score should be read alongside continuing concerns related to under-identification, low benefit adequacy, uneven inclusion of persons with severe or multiple disabilities, and weak links between disability support, education, rehabilitation, skills and employment.

Figure 4.8 Strengthening social security support system for PWDs: A summary of NSSS implementation performance



Source: Midterm review report (2020)



Source: Final Review of NSSS (2026)

4.5 Way forward: Towards a More Inclusive Support for PwDs

The evidence presented in this chapter shows that Bangladesh has made important progress in expanding disability-related programmes, universalising the disability benefit for identified persons with disabilities, strengthening administrative registration through the Disability Information System, and maintaining specialised services for education, rehabilitation, neurodevelopmental disabilities and assistive support. The next phase of NSSS reform should build on these gains by making support more accessible in practice, improving benefit adequacy, strengthening links with services and employment, and embedding disability inclusion across the wider social protection system. The way forward should focus on the following priorities.

Establish a consistent and reliable disability data system

Reliable disability data are essential for planning, budgeting and programme monitoring. The large variation across surveys and administrative records reflects inconsistent definitions, measurement methods and registration procedures. There is now a critical need for developing a harmonised, function-based approach across major surveys, administrative databases and social protection programmes. The DIS should also be progressively linked with the National Household Database and the emerging social registry to support identification, enrolment, verification, payment and monitoring.³⁷ Periodic technical reviews will be needed to assess data quality, reconcile major discrepancies and reduce persistent under-identification.

Address stigma and encourage self-identification

Stigma, limited awareness and persistent misconceptions continue to discourage self-identification, certification and benefit uptake. Community outreach should frame disability as a matter of rights, participation and access to support. Training for frontline officials, local government representatives, teachers, health workers, social workers and payment providers should include practical guidance on disability inclusion. Organisations of persons with disabilities and community-based groups should also be engaged in awareness-building, referral, application support and grievance assistance at the local level. **Improve access while safeguarding programme integrity**

The gap between formal eligibility and actual enrolment should be addressed without weakening disability assessment and verification. Identification must remain based on clear functional criteria, qualified assessment and reliable documentation so that benefits reach genuine claimants and programme credibility is protected. At the same time, unnecessary procedural burdens, repeated visits and avoidable delays should be reduced. Practical reforms could include standardised assessment protocols, time-bound application processing, cross-checking with relevant administrative records, periodic audits and accessible appeal arrangements. For permanent disabilities, repeated reassessment should be required only where there is a clear justification. The objective should be a process that is rigorous, transparent and resistant to misuse, while remaining accessible to eligible persons who face mobility, information or administrative barriers.

Strengthen the value and differentiation of benefits

The current allowance provides some income support but covers only a small share of the additional costs associated with disability. Given fiscal constraints, benefit increases should be gradual, evidence-based and incorporated into medium-term budget planning. Periodic reviews could help protect the real value of transfers against inflation and assess whether adjustments are warranted. A differentiated benefit structure should also be considered, with somewhat

³⁷ A credible and dynamic social registry can improve the identification and targeting of poor and vulnerable households, reduce inclusion and exclusion errors and enable more responsive programme delivery. Its effectiveness, however, depends on reliable verification, regular updating and safeguards against political or administrative capture (Raihan, 2026, p. 11).

higher support for persons with severe, multiple or high-support disabilities, subject to credible assessment and verification.³⁸ This would direct limited resources more closely towards those facing the greatest disability-related costs, rather than applying a uniform transfer across widely differing needs.

Implement age-sensitive benefit transitions for older persons with disabilities

Disability prevalence rises sharply with age, and older persons with disabilities often face overlapping income, health, care and mobility risks. The NSSS-envisaged transition from disability allowance to old-age allowance with higher support should be operationalised through clear programme rules and MIS-based automatic transition. Older PwDs should not be required to submit a new application when moving between schemes. A higher benefit tier may be considered for older persons with disabilities aged 70 and above, recognising the combined effects of ageing, disability, health risks, care dependency and reduced earning capacity. Benefit levels should reflect both age-related risks and disability-related costs so that older persons with disabilities can live with greater dignity.

Link disability support, skills and employment for capable PwDs

Disability-inclusive support should promote economic participation for PwDs who are able and willing to work, while recognising that some persons with severe or multiple disabilities may require long-term income and care support. Training programmes for capable PwDs should be aligned with local labour demand and linked to actual job placement, self-employment and enterprise development. The 1 per cent quota for PwDs in public and semi-government employment should be implemented with clear monitoring of recruitment, workplace accommodation and retention. Private employers should be encouraged through tax incentives, public recognition and practical guidance on accessible workplaces. Concessional credit, microenterprise development, digital platforms, vocational rehabilitation and business development services should be expanded for capable PwDs and, where appropriate, for households with disabled members. Initiatives such as the Inclusive Job Centre and Bangladesh Business Disability Network should be better linked with social protection, skills and employment programmes.

Mainstream disability support across the lifecycle

Dedicated disability benefits remain essential, but disability inclusion should be embedded across the broader NSSS lifecycle architecture.³⁹ Old-age protection, widow and vulnerable women's programmes, child protection, education stipends, skills programmes, health services, livelihood

³⁸ Nepal provides a regional example of severity-based disability support. Its disability classification system assigns red, blue, yellow or white cards according to the severity of disability, while monthly disability allowances range from NPR 2,128 to NPR 3,990 (Razzaque & Hasan, 2025, pp. 6–7).

³⁹ Generic poverty programmes may systematically underserve marginalised groups when programme design does not account for their different needs and constraints. Documentation requirements, conditions linked to school or healthcare access, and dependence on local administrative gatekeepers may particularly disadvantage people facing overlapping forms of exclusion (Raihan, 2026, pp. 10–11).

support and employment generation schemes should include disability-sensitive eligibility criteria, operational guidance and reasonable accommodation measures. For children and adolescents, disability support should be linked with inclusive education, assistive devices, community-based rehabilitation and transition support into training or work. For working-age adults, income transfers should be complemented by accessible skills development, employment services, entrepreneurship support and workplace accommodation.

Strengthen policy and institutional coordination

A stronger institutional framework is needed to move disability support from programme expansion to outcome-based inclusion. The Rights and Protection of Persons with Disabilities Act, 2013 and related policies should be reviewed to identify gaps in discrimination, reasonable accommodation, workplace accessibility, rehabilitation and enforcement and access to information for persons with disabilities. Amongst others, attention to the Marrakesh Treaty relevant for persons with visual impairments and other print disabilities should be given due consideration, as it seeks to address the “book famine” caused by the limited availability of published works in accessible formats such as braille, large print, and audio, which currently account for only 7-20 per cent of published works (Cabinet Division & GED, 2025).⁴⁰ Coordination should be strengthened across social welfare, health, education, skills, labour, ICT, finance and local government institutions. DSS will require stronger technical, staffing and monitoring capacity to manage expanded coverage, registry integration, service referral and grievance handling. Monitoring should move beyond input indicators and include outcomes such as certification time, payment regularity, service access, school retention, job placement, beneficiary satisfaction and inclusion of persons with severe or multiple disabilities.

4.6 Conclusion

Bangladesh has made important progress in advancing disability-inclusive social protection under the NSSS. Disability has gained greater visibility in the national social protection agenda, the disability benefit has been made universal for identified persons with disabilities, the Disability Information System has strengthened administrative registration, and specialised services for education, rehabilitation, neurodevelopmental disabilities, assistive support and health-linked interventions have continued to expand. The consolidation of the Disability Allowance and Education Stipend Programme also marks an important administrative step towards a more coherent support structure for PwDs.

At the same time, the chapter shows that programme expansion alone is not sufficient to realise the NSSS vision. Disability prevalence remains underestimated across administrative systems

⁴⁰ The Marrakesh Treaty to Facilitate Access to Published Works for Persons Who Are Blind, Visually Impaired or Otherwise Print Disabled was adopted under the auspices of the World Intellectual Property Organization in 2013 and entered into force in 2016. It requires contracting parties to provide copyright limitations and exceptions that permit the production and distribution of works in accessible formats, such as braille, large print and audio, and facilitates the cross-border exchange of such copies through authorised entities. Bangladesh acceded to the Treaty on 26 September 2022, and it entered into force for Bangladesh on 26 December 2022.

compared with survey-based estimates, and many PwDs are still outside the DIS or do not apply for support. This weakens the practical meaning of universalisation and contributes to unutilised allocations despite the persistence of unmet need. Benefit levels also remain low relative to the additional costs of disability, including healthcare, transport, assistive devices, therapy, caregiving and specialised education.⁴¹ As a result, disability-related transfers reduce hardship but have limited poverty-reducing impact unless they are accompanied by improved adequacy, better outreach and stronger service linkages.

The next phase of reform should therefore move from coverage expansion towards effective inclusion. This will require a more reliable and harmonised disability data system, simplified certification and enrolment, stronger community outreach, and better integration between DIS, the Single Registry and programme delivery systems. It will also require higher and more differentiated benefits for persons with severe, multiple or high-support disabilities, as well as age-sensitive benefit transitions for older PwDs. These reforms are consistent with global evidence that disability is widespread and rising with ageing and non-communicable diseases, and that disability-inclusive systems must combine protection, empowerment and participation rather than rely only on compensatory transfers.

A more inclusive system will also depend on stronger links between social protection, education, skills, employment, health, rehabilitation and assistive services. Capable PwDs should be supported through market-relevant training, accessible workplaces, employment placement, self-employment support and effective implementation of employment quotas. Those with severe or multiple disabilities should receive adequate long-term income and care support. Disability inclusion must also be mainstreamed across old-age protection, child protection, vulnerable women's programmes, disaster response, health services, skills programmes and employment generation schemes, rather than being treated as the sole responsibility of disability-specific programmes.

Looking ahead, disability-inclusive social protection should be treated as a central pillar of Bangladesh's commitment to the SDGs and the principle of leaving no one behind. The SDGs explicitly recognise disability across areas such as education, employment, inequality, accessibility, data and inclusive human settlements. For Bangladesh, this means that the next NSSS phase should focus not only on how many PwDs receive benefits, but also on whether they can access services, participate in education and work, live with dignity, and exercise their rights on an equal basis. Building such a system will require sustained political commitment, stronger institutional coordination, adequate financing, and active participation of persons with disabilities and their representative organisations in design, implementation and monitoring.

⁴¹ Fixed nominal social protection benefits can rapidly lose their real value during periods of high inflation. This is particularly important for poor and vulnerable households that spend a large proportion of their income on food and other essential items. Periodic adjustment of benefits for inflation would therefore help protect the real value of transfers (Raihan, 2026, p. 12).

The NSSS Gender Policy and Implementation Progress

Chapter 05

Chapter 5: The NSSS Gender Policy and Implementation Progress

5.1 Introduction

Women in Bangladesh face vulnerability through several overlapping channels. Income insecurity is one part of the problem, but it is reinforced by limited ownership of productive assets, restricted mobility, unequal bargaining power within households, heavy unpaid care responsibilities, exposure to gender-based violence, and weaker access to formal employment and social insurance. These disadvantages are not distributed evenly. They are often more acute for widows, women who have been deserted or abandoned, single mothers, adolescent girls, women in informal work, women with disabilities, ethnic minority women, migrant women, and those living in urban poverty or climate-vulnerable locations. Gender-inclusive social protection, therefore, cannot be understood simply as the provision of transfers to women. Its wider purpose is to reduce poverty, strengthen women's agency, support their participation in economic life, and prevent temporary lifecycle risks from hardening into persistent exclusion. Women's empowerment depends not only on access to resources, but also on the ability to use those resources, make choices, influence decisions, and turn opportunities into tangible improvements in their lives. Broader evidence also indicates that progress in gender equality is closely associated with human development, productivity gains and poverty reduction (World Bank, 2024).

Bangladesh has a strong constitutional and policy foundation for advancing gender-responsive social protection. Article 28 of the Constitution guarantees equal rights for women and men in all spheres of state and public life and permits special provisions for the advancement of women.⁴² These commitments are reflected in the National Women Development Policy 2011, the NSSS, the NSSS Action Plans and the NSSS Gender Policy. The NSSS Gender Policy, approved by the Central Management Committee in May 2018, was prepared to guide programme planners and implementers in addressing gender concerns in the design, delivery and monitoring of social security programmes (Cabinet Division and General Economics Division., 2018).). It recognises that women will not benefit equally from a general social protection system unless gender-based needs and constraints are addressed at different stages of life and across different forms of vulnerability.

Bangladesh's development experience shows both the potential and fragility of women's economic advancement. Women's participation in microenterprises, migration and labour-intensive manufacturing, particularly the ready-made garments sector, has contributed to household welfare, poverty reduction and broader economic transformation. Nevertheless, these

⁴² Article 28(2) of the Constitution provides that women shall have equal rights with men in all spheres of the State and public life, while Article 28(4) explicitly permits the State to make special provisions in favour of women or children or for the advancement of backward sections of citizens.

gains remain vulnerable when women are concentrated in informal, low-paid or insecure work and when unpaid care responsibilities restrict their access to paid employment. Recent evidence emphasises that progress towards gender equality remains constrained by unequal care burdens, violence against women, informality, weak access to assets and gaps in social protection coverage (UN Women & UNDESA, 2024).

Within the NSSS, gender inclusiveness requires attention not only to women-specific schemes, but also to the extent to which the wider social protection system recognises and responds to gendered risks. Targeted programmes for women remain necessary, especially for those facing widowhood, abandonment, maternity-related vulnerability, violence, disability, poverty, or exclusion from employment. However, the NSSS Gender Policy rightly goes further by emphasising that gender concerns must be mainstreamed across the full range of social security interventions. This is important because women's vulnerability is rarely confined to a single lifecycle stage or programme category. It is shaped by access to services, care responsibilities, control over resources, labour-market conditions, household decision-making, exposure to shocks, and the availability of institutional support. The policy also recognises the transformative potential of social protection when transfers are connected with services, productive assets, skills, financial inclusion, labour-market rights, human development and social empowerment. In this sense, gender-responsive social protection should not be assessed only by the number of women receiving benefits. A more meaningful test is whether programmes help women reduce immediate hardship while also strengthening their agency, economic security, resilience and capacity to participate in social and economic life. The main priorities identified in the Gender Policy include food security and nutrition, human development support, livelihood opportunities, active labour-market participation, productive financial inclusion, support for urban women, social insurance, and resilience to shocks.

This chapter reviews how far the NSSS, its Action Plan Phase II and the NSSS Gender Policy have translated these commitments into implementation. It summarises the major policy priorities of the Gender Policy, including gender mainstreaming, rights-based and transformative social protection, complementarity with social services, capacity building, resource mobilisation and gender-sensitive monitoring. It then assesses progress in women-focused and gender-relevant programmes, including support for vulnerable women, maternity and childcare-related interventions, widow and old-age allowances, working-age women, protection from violence, urban women, women with disabilities and women facing compounded vulnerabilities.

5.2 Gender Gaps in Bangladesh: Implications for the NSSS

Gender inequality in Bangladesh is shaped by a combination of structural, economic and social factors, including poverty, employment insecurity, low earnings, unpaid care responsibilities, weak access to productive resources, and exclusion from contributory protection. Women and girls have made important gains in education, health, and public visibility, but these achievements have not translated evenly into decent work, leadership, income security, or social insurance coverage. The central gender challenge has therefore shifted from access alone to the quality of inclusion: whether women can remain in education, enter productive employment, receive fair earnings, access childcare and maternity protection, and build long-term economic security.

The World Economic Forum’s Global Gender Gap Report 2024 provides a useful comparative indication of Bangladesh’s performance on selected dimensions of gender equality (Table 5.1).⁴³ Bangladesh remained the highest-ranked country in South Asia in the Global Gender Gap Index, but its overall score declined from 0.722 in 2023 to 0.689 in 2024, placing the country 99th among 146 economies. This decline should be interpreted with caution, as the index is a composite measure based on relative gaps across selected indicators rather than a direct measure of women’s overall wellbeing or empowerment. Nevertheless, the results point to important areas of concern. Bangladesh performed relatively strongly in Educational Attainment and Health and Survival, with scores of 0.940 and 0.962 respectively. However, the most serious weakness remained in Economic Participation and Opportunity, where the score fell sharply from 0.438 in 2023 to 0.312 in 2024, placing Bangladesh at the bottom of the global ranking on this subindex. This weak performance is particularly relevant for social protection policy, as it reflects persistent barriers to women’s labour-force participation, earnings, leadership, access to productive opportunities, and longer-term economic security (World Economic Forum, 2024).

Table 5.1 Gender index of Bangladesh score and rank

Gender Index of Bangladesh	SCORE		Latest Rank
	2023	2024	
Sub Index			
Global Gender Gap Index	0.722	0.689	99th
Economic participation and opportunity	0.438	0.312	146th
Educational attainment	0.936	0.94	125th
Health and survival	0.962	0.962	129th
Political Empowerment	0.552	0.543	99th

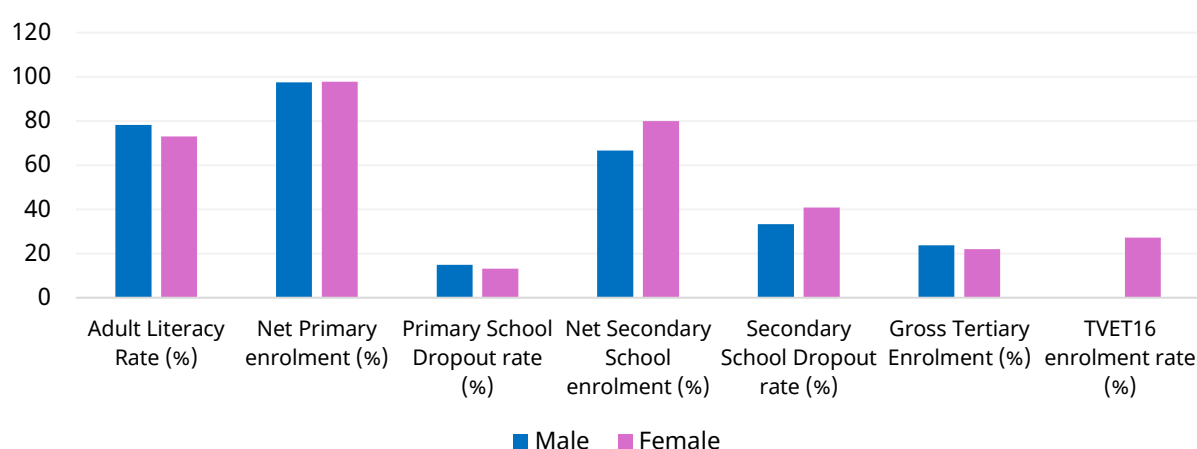
Source: World Economic Forum (2024).

The NSSS and the NSSS Gender Policy provide an important framework for addressing some of these gender gaps through social protection, although they cannot by themselves resolve the wider structural drivers of gender inequality. The value of the NSSS Gender Policy lies in recognising that women’s inclusion in social protection should not be assessed only through beneficiary numbers. Gender concerns need to be reflected in programme design, delivery arrangements, monitoring and evaluation. The policy identifies priorities in food security and nutrition, human development, livelihood support, active labour-market participation, productive financial inclusion, social empowerment, support for urban women, social insurance, and resilience to shocks. This framing remains relevant because women’s vulnerability is not only a matter of poverty status. It is also shaped by unpaid care burdens, informality, weak bargaining power, limited access to assets, exposure to violence, and exclusion from labour-market institutions.

⁴³ The Global Gender Gap Index measures relative gaps between women and men rather than absolute levels of development. Indicator scores are generally calculated as female-to-male ratios, with a score of 1 representing parity; consequently, a country can perform relatively well on gender parity while both women and men have relatively poor absolute outcomes.

Bangladesh's progress in education has provided an important foundation for gender equality, but educational gains have not translated evenly into labour-market outcomes. Females perform better than males in net primary enrolment, net secondary enrolment, and primary school dropout rates, where a lower dropout rate indicates better performance. Bangladesh is also close to achieving the SDG target for net primary enrolment (Figure 5.1). However, gaps remain in adult literacy, secondary retention, gross tertiary enrolment, and Technical and Vocational Education and Training. From the perspective of social protection, this suggests that support for girls and young women should move beyond enrolment alone and be linked, where appropriate, with retention, delayed marriage, safe mobility, skills acquisition, and the transition to decent employment. These objectives, however, require coordinated action across education, labour-market, transport, skills and social protection systems.

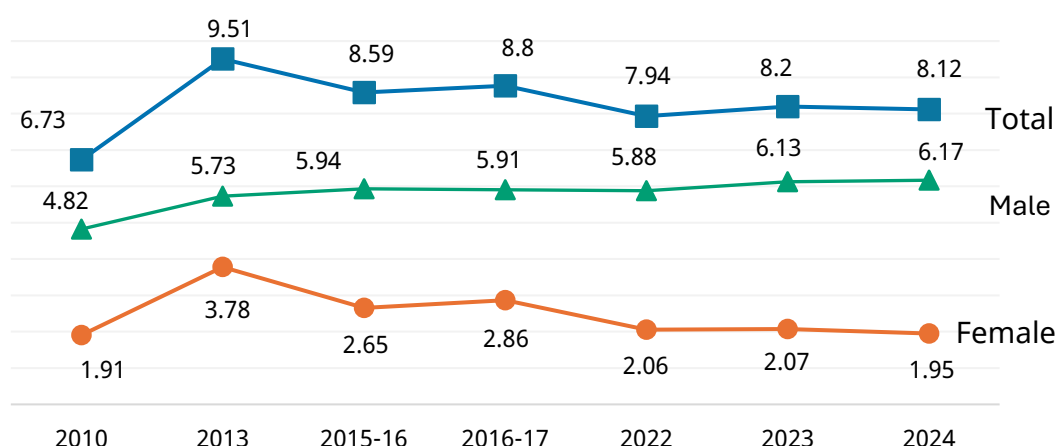
Figure 5.1 Gender gap in education



Source: World Economic Forum (2024).

The education gains discussed above stand in sharp contrast to women's weakening position in the labour market. This is particularly visible in manufacturing, which had historically provided one of the few large-scale routes for women to enter regular wage employment outside agriculture. As shown in Figure 5.2, female employment in manufacturing rose from 1.91 million in 2010 to 3.78 million in 2013, but then declined steadily to 1.95 million by 2024. Male manufacturing employment, by contrast, increased from 4.82 million to 6.17 million over the same period. As a result, women's share in manufacturing employment fell from around 40 per cent in 2013 to about 24 per cent in 2024. This points to a clear reversal: even as manufacturing remains central to Bangladesh's growth strategy, women have been increasingly displaced from the sector (Razzaque et al., 2026).

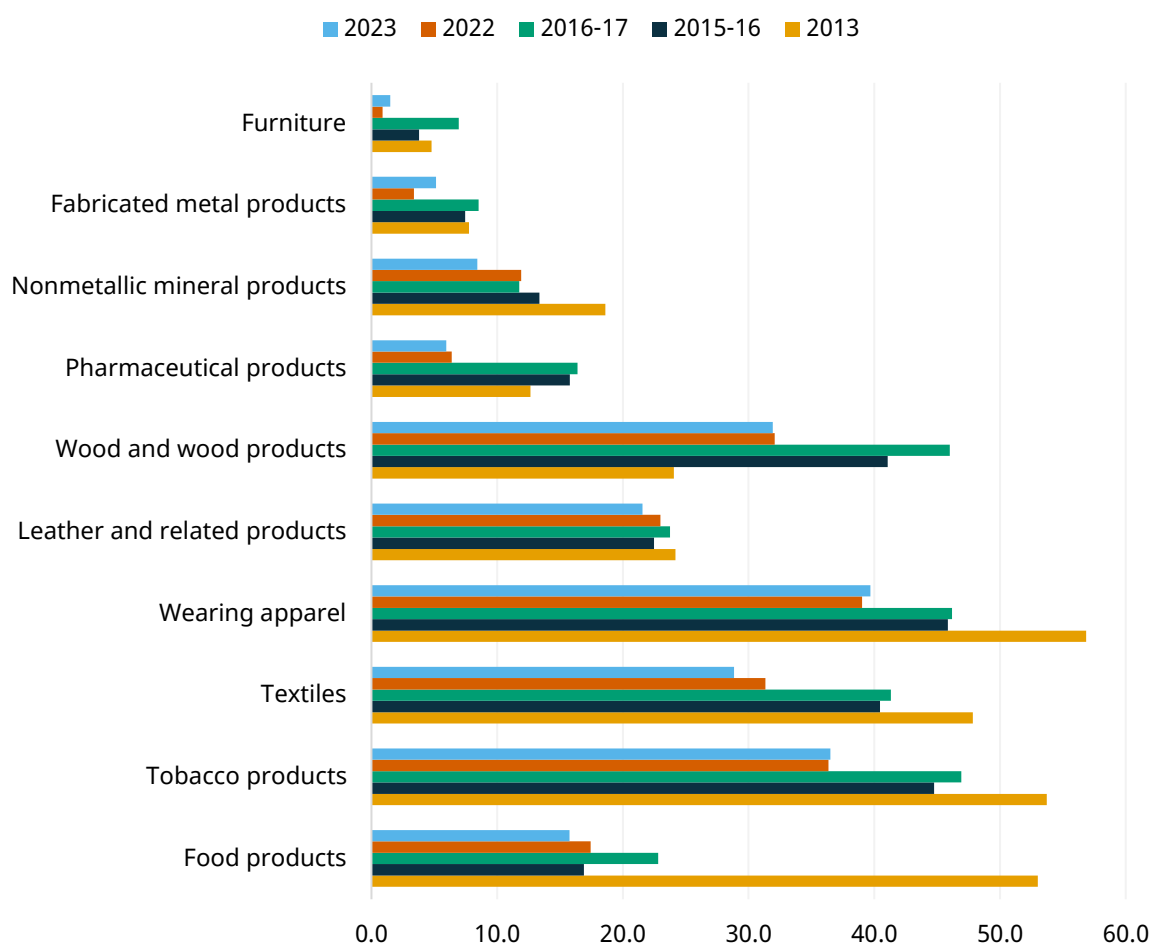
Figure 5.2 Gender wise employment in the manufacturing sector (million)



Source: Bangladesh Labour Force Surveys, BBS.

The declining relative significance of women's employment has been widespread within manufacturing. As shown in Figure 5.3, women's employment share has fallen markedly in wearing apparel, textiles, food products and tobacco, all of which had earlier provided relatively important entry points for female employment. Wearing apparel remains the largest and most visible example: women's share, once above half of total employment in the sector, had fallen to around 40 per cent by 2023. In several other manufacturing activities, including pharmaceuticals, fabricated metal products and non-metallic mineral products, women's employment share remains much lower. This suggests that women who are losing ground in traditional labour-intensive activities are not being absorbed at scale into other industrial segments. The pattern points to a broader concern for social protection policy: women's economic vulnerability is increasingly being shaped not only by poverty or household status, but also by their declining foothold in formal and semi-formal industrial employment (Razzaque et al., 2026).

Figure 5.3 Female share in employment in major manufacturing sectors (%)



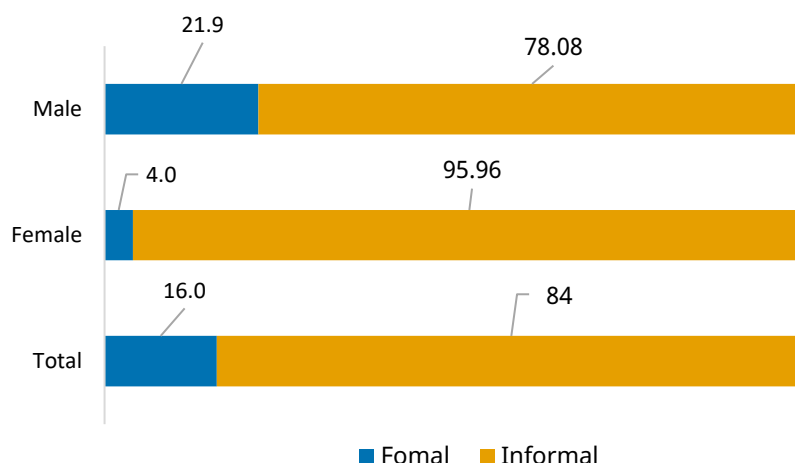
Source: Bangladesh Labour Force Surveys, BBS.

Recent labour-force trends reinforce the concern that women's earlier employment gains are weakening. Labour Force Survey 2024 data show that the total labour force declined from 73.5 million in 2023 to 71.7 million in 2024. This contraction was driven mainly by women, whose labour force participation fell from 25.3 million to 23.7 million, while the male labour force remained broadly unchanged. Several related trends are especially important:

- Women's labour-force presence has weakened in the most recent period, with a decline of about 1.6 million women between 2023 and 2024.
- Urban female employment declined by about 0.2 million between 2013 and 2024, while rural female employment increased by nearly 7.9 million, suggesting a shift towards rural and often lower-productivity activities.
- The declining employment in manufacturing, combined with limited industrial diversification, suggests that many women are not moving into stable, productivity-enhancing employment.
- Younger women appear particularly exposed to this transition, with a high incidence of those not in education, employment or training, especially among urban women.
- Informality remains the dominant condition of women's work. In 2024, only 4.04 per cent of employed women were in formal employment, compared with 21.92 per cent of

employed men (Figure 5.4). This means that nearly all employed women, 95.96 per cent, were in informal work, where written contracts, regulated working hours, maternity protection and employer-provided benefits are generally absent.

Figure 5.4 Proportion of population aged 15 and more according to gender and formality



Source: Bangladesh Labor Force Survey 2024.

Women's weaker position in the labour market is also reflected in earnings. Recent World Bank analysis of women's economic empowerment in Bangladesh shows that women's average monthly earnings are substantially below men's: women earn around Tk 9,000 per month, which is about 41 percent lower than men's average earnings. Even after adjusting for hours worked, women's earnings remain 26 percent lower, and the gap is particularly large in industry, where women and men work similar hours but women earn 38 percent less per hour (World Bank, 2025). ILOSTAT reports a gender pay gap of 14.5 percent for Bangladesh in 2024, measured as the difference in men's and women's hourly earnings as a share of men's earnings (ILO, 2024).⁴⁴ Although the estimates differ because of data sources and measurement approaches, both indicate that women's lower earnings continue to weaken savings, contribution capacity, bargaining power, and long-term income security.

These labour-market patterns provide important context for assessing the gender responsiveness of social protection, but they should not be treated as problems that social protection alone can resolve. The appropriate role of social protection is therefore complementary. It can help reduce immediate insecurity, support women during lifecycle risks, improve access to services, and lower some of the barriers that restrict participation in education, training and work. This requires stronger operational links with childcare, maternity protection,

⁴⁴ The estimates are not directly comparable. The World Bank estimate refers to differences in monthly earnings and separately adjusts for hours worked, whereas the ILO gender pay-gap indicator is based on hourly earnings. Differences in population coverage, employment status, reference periods and statistical treatment can therefore generate different estimates of the gender earnings gap.

skills development, safe mobility, legal assistance, workplace safety, employment services and microenterprise support. The NSSS Gender Policy's emphasis on working-age women, maternity, active labour-market participation, productive financial inclusion, urban women, social insurance, and resilience from shocks also remains highly relevant.

5.3 Policy Intent and Strategic Emphases

5.3.1 Goals, objectives, principles and priorities

The central objective of the NSSS Gender Policy is to reduce women's poverty, risks and vulnerabilities through a transformative and gender-responsive social security system. Its thematic objectives include improving the effectiveness of programmes that promote gender equality, integrating a gender perspective from programme design to performance evaluation, encouraging policymakers and implementers to apply gender-responsive approaches, and addressing gender-specific needs across the lifecycle. The policy therefore links practical support for women and girls with a broader empowerment agenda, where social security is expected to protect women from immediate risks while also improving their agency, productive capacity and long-term economic security. The strategic priorities of the NSSS Gender Policy are wide-ranging as summarised in Table 5.2. They cover food security and nutrition, human development, livelihood opportunities, active labour-market participation, financial inclusion, social empowerment, urban women, social insurance, and resilience to shocks.

Table 5.2 Priorities of the NSSS gender policy

Priority	Strategic emphasis
Food security and nutrition	Address hunger, malnutrition and morbidity through food security and nutrition-sensitive programmes, including VGF, VGD/VWB, ICVGD, OMS, food cards and disaster relief support.
Human development support	Reduce vulnerability and promote human development for women and girls through immunisation, gender-responsive education, affordable healthcare, skills development and enterprise support.
Access to livelihood activities, resources, income and transfers	Strengthen livelihood opportunities through skills, training, cash transfers, graduation support and self-employment opportunities.
Active labour-market participation	Promote women's access to vocational training, internships, equal wages, paid maternity leave, childcare, pensions, workfare and decent working conditions.
Productive financial inclusion	Improve women's control over productive resources through digital payments, savings, affordable credit, education loans and simplified financial services.
Social empowerment	Strengthen women's voice and agency, address violence, transform discriminatory gender roles, and engage men and boys in social norm change.
Addressing the needs of urban women	Respond to urban women's needs through labour-market support, housing, shelter, childcare, healthcare, sanitation, transport, street lighting and access to justice.
Social insurance system	Address lifecycle risks through participatory social insurance arrangements, including protection for workers beyond the narrow formal sector.
Resilience and emergency preparedness	Strengthen women's preparedness for disasters and shocks through resilient livelihoods, risk management, rehabilitation and anticipatory support.

Source: Based on the NSSS Gender Policy and Midterm Review of the NSSS.

5.3.2 Policy commitments and actions

The NSSS Gender Policy translates its priorities into a detailed set of commitments across the lifecycle and across major sources of vulnerability. As highlighted in the Midterm Review, these commitments address risks faced by women at individual, household, societal and national levels, and are aligned with broader national development priorities and the SDGs. The commitments cover childhood support, working-age support, maternity, old age, healthcare, protection from violence, support for women with disabilities and marginalised groups, and climate-related vulnerabilities.

Table 5.3 Policy commitments in NSSS Gender Policy

Commitment and objectives	Action points	Key ministries/agencies
Childhood support: enabling children from all backgrounds to grow and develop	For ages 0 to 4: birth registration, immunisation, nutrition support. For school-age children: school stipends, girls' stipends, school feeding, prevention of child marriage and adolescent pregnancy, protection from violence and abuse, female teachers, sanitation and hygiene facilities, TVET, sexuality education and life skills. Special support: shelter and education for orphans; outreach on sanitation, nutrition, water supply and vaccination in remote areas; protection from GBV and abuse; legal support for abandoned children.	MoSW, MoWCA, MoHFW, MoPME, MoE
Support for working-age women: improving access to decent work, income and a safe working environment	Skills and enterprise support: livelihood training, financial literacy, entrepreneurship skills. Employment support: labour-intensive cash transfers, workfare schemes, income-generating activities at upazila level. Support services: insurance for unemployment, sickness, maternity and accidents; housing, shelters, hostels and dormitories; low-cost childcare and eldercare. Financial and labour-market support: microcredit, banking services, minimum wage protection for informal workers, labour rights, gender-sensitive workplaces. Legal support: complaints and grievance redress for workplace harassment.	MoLE, MoLGRDC, MoHA, MoI, MoF, FD, MoYS, MoPME, MoE, MoSW, MoWCA
Childbearing and maternity: supporting women during pregnancy, childbirth and early motherhood	Maternal healthcare: maternal health vouchers, immunisation and nutrition support for pregnant women, maternal and child health services, neonatal, child and adolescent health support, midwifery services. Maternity benefits: maternity allowance for poor women, support for urban lactating mothers, maternity insurance, job security after maternity leave in the private sector.	MoWCA, MoSW, MoHFW

Old age and elderly care: supporting elderly women's income security, care and wellbeing	Pension support: expanded coverage and higher benefits in hard-to-reach areas, continuation of formal-sector support, low- or non-contributory pensions with private-sector collaboration, voluntary private pensions. Senior citizen care: old-age allowance and geriatric healthcare.	MoWCA, MoSW, FD, MoHFW
Affordable healthcare: improving women's access to healthcare and addressing gender-specific health risks	Basic healthcare: expanded health and nutrition coverage; water, sanitation and hygiene support; attention to cervical and breast cancer. Emergency support: services for survivors of disasters, violence and abuse; expansion of one-stop crisis centres at upazila level. Reproductive healthcare: family-planning support in remote areas, women's role in family-planning decisions, reproductive health awareness.	MoHFW, MoWCA, MoDMR
Protection from violence and transformation of social norms: addressing women's subordination and gender-specific roles	Awareness raising: campaigns against women's subordination, child marriage, GBV and abuse; transformation of gender roles; women's participation in non-traditional activities; legal literacy on rights and legal aid. Survivor support: legal assistance, shelter, rehabilitation and social reintegration. Rights and leadership: advocacy on property, inheritance, marriage registration and labour rights; women's representation in livelihood, social security and poverty-reduction leadership roles.	MoWCA, MoSW, MoHA, MoLGRDC, MoLJPA, MoInf, MoCA
Minority, marginalised and disabled women: expanding opportunities for socially excluded groups	Disability inclusion: disability benefits, social assistance, workforce participation, training for mothers of children with disabilities, assistive devices, care centres and insurance support. Minority and marginalised women: expanded basic services, social inclusion, leadership development, employment support for ultra-poor women in northern districts, housing for city corporation cleaners, livelihood support for transgender communities, mainstreaming of women in marginalised occupations.	MoWCA, MoSW, MoCA, MoLGRDC, MoHA, MHPW
Climate-change vulnerability: protecting women and girls from climate-related risks	Adaptation: climate-resilient livelihoods, adaptive agriculture training, production and marketing support in climate-shock-prone areas. Disaster management: early warning, women's participation in preparedness and planning, food, sanitation, hygiene and nutrition support during disasters, safety and women-specific facilities in disaster shelters, gender-responsive community programmes.	MoEFCC, MoDMR, MoHPW, MoLGRDC

	Resilience: post-disaster assistance, recovery support and rehabilitation for climate-affected people, including Gucchogram-type initiatives.	
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Note: MoSW = Ministry of Social Welfare; MoWCA = Ministry of Women and Children Affairs; MoHFW = Ministry of Health and Family Welfare; MoPME = Ministry of Primary and Mass Education; MoE = Ministry of Education; MoLE = Ministry of Labour and Employment; MoLGRDC = Ministry of Local Government, Rural Development and Co-operatives; MoHA = Ministry of Home Affairs; MoI = Ministry of Industries; MoF = Ministry of Finance; FD = Finance Division; MoYS = Ministry of Youth and Sports; MoDMR = Ministry of Disaster Management and Relief; MoLJPA = Ministry of Law, Justice and Parliamentary Affairs; MoInf = Ministry of Information and Broadcasting; MoCA = Ministry of Cultural Affairs; MoHPW = Ministry of Housing and Public Works; MoEFCC = Ministry of Environment, Forest and Climate Change.

Source: Based on the NSSS Gender Policy and Midterm Review of the NSSS.

The NSSS Gender Policy adopts a lifecycle approach to women's risks. For girls, it links social security with birth registration, nutrition, schooling, prevention of child marriage, protection from violence, sanitation and adolescent life skills. For working-age women, it refers to skills, financial literacy, entrepreneurship, employment support, labour rights, workplace safety, childcare, eldercare, housing, social insurance and grievance mechanisms. These priorities are relevant, although many of them require support from systems beyond social protection.

The policy also treats maternity as an area requiring income, health and employment-related support. It prioritises maternity allowances, maternal health vouchers, immunisation and nutrition support, midwifery services, maternity insurance and protection against job loss after maternity leave. This widens the treatment of maternity beyond health, but implementation depends on financing, service capacity and links with labour-market institutions.

For older women, women with disabilities and women facing health risks, the policy emphasises old-age allowances, pension options, geriatric healthcare, affordable healthcare, reproductive healthcare and support for marginalised groups. It also recognises protection from violence, legal support, shelters, rehabilitation, women's representation in decision-making, and safer mobility as relevant concerns for gender-responsive social protection. The policy further acknowledges that women and girls face specific risks during climate shocks and disasters, including livelihood loss, food insecurity, safety concerns, reduced access to services and increased care burdens. It therefore calls for gender-responsive preparedness, early warning, response, recovery support and women's participation in disaster-risk management.

5.4 State of Gender-focused Social Protection Support in Bangladesh

Many elements of gender-focused social protection is implemented through a mix of women-specific programmes and broader lifecycle schemes that include women as priority beneficiaries. The Ministry of Women and Children Affairs (MoWCA) remains the central ministry for women-focused social protection, reflecting its mandate on poverty reduction, women's empowerment, maternity support, and prevention of violence against women and children. In FY2025–26, MoWCA's social protection portfolio includes six programmes with a combined allocation of BDT 4,332.99 crore, down from nine programmes in the previous year. This reduction partly reflects the completion or pausing of earlier interventions, including Tottho Apa: Empowering Women

Through ICT towards Digital Bangladesh, the Joyeeta Foundation programme, and the Investment Component for Vulnerable Group Development (ICVGD).

Within the MoWCA portfolio, spending is concentrated in two large programmes (Table 5.4): the Mother and Child Benefit Programme (MCBP) and the Vulnerable Women Benefit (VWB) Programme. The MCBP, which supports women during pregnancy and early childhood, has an allocation of BDT 1,849.24 crore and covers 17.71 lakh beneficiaries in FY2025–26.⁴⁵ The VWB Programme, which targets working-age vulnerable women through economic inclusion support,⁴⁶ receives the largest MoWCA allocation, BDT 2,334.13 crore, covering 10.40 lakh beneficiaries. Other MoWCA schemes are much smaller in budgetary scale, including the Distressed Women and Children Welfare Fund, the Promotion of Women Entrepreneurs for Economic Empowerment at Grassroots Level, climate adaptation support for coastal communities, and support for MCBP implementation.

Table 5.4 Social protection schemes for women under MoWCA

Name of the program	Life cycle stage	Function intervention	Beneficiaries 2025-26 (lac)	Budget 2025-26 (crore Tk.)
Mother and Child Benefit Program (MCBP)	Pregnancy & Early Childhood	Cash	17.71	1849.24
Vulnerable Women Benefit (VWB) Program	Working age	Economic inclusion	10.40	2334.13
Distressed Women and Children Welfare Fund	Household (poverty)	Entrepreneurship support	0.17	5.00
Promotion of Women Entrepreneurs for Economic Empowerment in Grassroot Level	Working age	Entrepreneurship support		71.86
Enhancing Adaptive Capacities of Coastal Communities, especially Women, to Cope with Climate Change Induced Salinity	Household-Shock	No Specific Intervention	–	32.56
Supporting Implementation of Mother and Child Benefit Programme	Pregnancy & Early Childhood	No Specific Intervention	-	40.20

Source: Based on Social Protection Budget Report 2025-26, Ministry of Finance.

⁴⁵ The MoWCA combined the former Maternity Allowance and Allowance for Lactating Mothers into the Mother and Child Benefit Programme, which was initially piloted in eight upazilas and subsequently expanded. The NSSS reform envisaged progressively extending support from pregnancy through the child's early years while strengthening links with health, nutrition and early-childhood services.

⁴⁶ The MoWCA transformed the Vulnerable Group Development Programme into VWB. However, the programme continues to operate under the VGD Implementation Manual 2011.

Other ministries and divisions also implement gender-relevant schemes. In FY2025–26, programmes implemented by the Ministry of Social Welfare, Finance Division, Health Services Division, Ministry of Youth and Sports, and Rural Development and Co-operatives Division together account for BDT 2,919.85 crore. The largest among these is the Allowance for Widow and Deserted Women, implemented by the Ministry of Social Welfare, with an allocation of BDT 2,277.83 crore and coverage of 29 lakh beneficiaries. Other programmes include revolving small loans under the Rural Mother Centre Programme, the Special Assistance Fund for Women Development, the Maternal and Neonatal Child Health and Health System Improvement Project, skills and economic opportunity support for women and youth in Cox’s Bazar, and the Integrated Rural Employment Support Project for Poor Women (Table 5.5).

Table 5.5 Social protection schemes for women under different ministries

Name of the program	Life cycle stage	Function intervention	Implementing ministry/ division	Beneficiaries 2025-26 (lac)	Budget 2025-26 (crore Tk.)
Allowance for Widow and Deserted Women	Unclassified	Cash	Ministry of Social Welfare	29.00	2277.83
Rural Mother Centre (RMC) Programme: Revolving small loan	Working-age	Entrepreneurship support		0.10	25.00
Special Assistance Fund for Women Development	Working-age	Entrepreneurship support	Finance Division	-	25.00
Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	Pregnancy & early childhood	No Specific Intervention	Health Services Division	-	437.90
Leaving No One Behind: Improving Skills and Economic Opportunities for the Women & Youth in Cox’s Bazar, Bangladesh	Working-age	Entrepreneurship support	Ministry of Youth and Sports	-	48.22
Integrated Rural Employment Support Project for the Poor Women (IRESPPW)	Working-age	Economic Inclusion	Rural Development and Co-operatives Division	-	105.90

Source: Based on Social Protection Budget Report 2025-26, Ministry of Finance.

The MoWCA has also continued complementary interventions to promote women’s economic participation and safety. Available information indicates that 33,850 women have received training for self-employment, while around BDT 61.68 crore has been disbursed as microcredit to support income-generating activities. The ministry has also provided safe accommodation to 6,899 women through Karmajibi Mahila Hostels. These interventions are important because they respond to constraints that cash transfers alone cannot address, including skills, access to

finance, safe mobility, and accommodation for working women. However, the effectiveness of these initiatives depends on whether training leads to employment or viable enterprise creation, whether microcredit improves sustainable income, and whether hostel facilities are sufficient relative to the scale of demand from working women.

Under the Department of Women Affairs, 11 distinct committees have been established, each with its focus, ranging from Preventing Violence against Women and Children to Preventing Sexual Harassment and Trafficking. These committees serve as Gender-based Violence (GbV) actors across the country. Victims (women and children) lodge their complaints to the committee; upon receiving complaints, the committees analyse each case and tailor responses to the specific circumstances presented. Apart from government efforts, NGOs/INGOs are also contributing to raising awareness and establishing clear definitions for each type of violence, recognizing that response mechanisms vary accordingly. Over time, the landscape of GbV has evolved. While incidents of acid attacks have declined, cases of sexual harassment including those public spaces and workplaces is widely perceived to have surged. Despite advancements in social consciousness, these persistent issues continue to impede the progress of women.⁴⁷

The Ministry of Social Welfare also plays an important role in gender-inclusive support through large lifecycle programmes. It has made widow allowance exclusively targeted to women, while requiring that at least 50 percent of Old Age Allowance and disability allowance beneficiaries be female. The Old Age Allowance reached 60.01 lakh beneficiaries and disability allowance reached 29 lakh persons with disabilities, with women included as priority beneficiaries. Department of Social Services data indicate that the Old Age Allowance reached 50 percent of its female target beneficiaries in FY2023–24. In addition, MoSW supports women's socio-economic advancement through vocational training delivered through 80 skill development centres under Upazila Coordination and Development offices. In FY2023–24, 21,496 individuals received training through these centres, of whom 9,028 were women, or 42 percent.

The current programme portfolio shows that Bangladesh has maintained a sizeable women-focused social protection base, but the structure of spending remains concentrated in maternity, widowhood, and categorical vulnerability. This is consistent with the NSSS emphasis on lifecycle support, yet it also reveals a gap in protection for working-age women in informal employment, particularly those in urban areas, single mothers, women exposed to climate-related risks, and women outside formal employer-linked benefits. The VWB and MCBP are large and important programmes, but working-age women's protection remains narrow when assessed against the

⁴⁷ Information on institutional responses to gender-based violence, complaint and referral mechanisms, and emerging forms of violence against women and children was obtained through consultations with CARE Bangladesh, the Department of Women Affairs, the National Trauma Counselling Centre (NTCC), One-stop Crisis Centre, Manusher Jonno Foundation (MJF), and BRAC Institute of Governance and Development (BIGD). Within the government response system, One-stop Crisis Centres provide coordinated health, police, legal, psychosocial, shelter and DNA-related services, while trauma counselling centres provide psychosocial support to women and children affected by violence.

labour-market realities discussed earlier: declining female participation in manufacturing, high informality, low earnings, unpaid care responsibilities, and limited access to social insurance.

5.5 Implementation Progress and Challenges

5.5.1 Implementation progress under the NSSS Action Plan Phase II

Recognising the specific vulnerabilities faced by women, the NSSS and the NSSS Gender Policy called for a stronger and more coherent system of support for vulnerable women. The Action Plan Phase II translated this direction into a set of reform actions covering the Vulnerable Women Benefit (VWB), coordination between MoWCA and MoSW, expansion of urban support, childcare legislation, workplace childcare monitoring, and complementary measures on skills, financial inclusion and women's economic empowerment.

A critical reform proposed by the NSSS was the consolidation of the Vulnerable Group Development (VGD), Investment Component of Vulnerable Group Development (ICVGD), and the Allowance for Widowed, Deserted and Destitute Women into a new VWB programme. The NSSS Action Plan Phase II also identified the need to coordinate between MoWCA and MoSW to consolidate and improve support for vulnerable women. In practice, this consolidation has not taken place. The VGD programme was rebranded as the Vulnerable Women Benefit programme in July 2022.⁴⁸ The Widow Allowance continues to operate separately under MoSW, while VWB remains under MoWCA. Application Programming Interface (API) interoperability with the Widow Allowance and the Food Friendly Programme has been introduced, which can support verification, coordination and duplication control, but it does not yet represent programme consolidation in the full NSSS sense.⁴⁹ As a result, the envisaged consolidation of the two major schemes into a single VWB programme has not been realised. This is important for the final review because the rebranding of VGD as VWB represents administrative and programmatic progress, but it is not equivalent to the consolidation originally proposed by the NSSS.

The Allowance for Widow and Husband Deserted Destitute Women remains the largest programme by coverage. It provides regular cash support to reduce immediate income insecurity among widowed and deserted women. In line with the NSSS emphasis on expanding coverage and improving benefit adequacy, the programme has seen both scale-up and benefit enhancement. A major implementation milestone was the universalisation of the Widow Allowance programme in 262 poverty-prone upazilas (out of more than 495 upazillas in Bangladesh) following BBS poverty map by FY2021-22.⁵⁰ Coverage increased to 2.9 million beneficiaries in FY2025-26, up from 1.7 million in the FY 2019-20. The monthly allowance also increased from BDT 500 to BDT 650 between FY2020-21 and FY2025-26. The programme has also

⁴⁸ The ICVGD was phased out in July 2025.

⁴⁹ API interoperability can support verification, coordination and duplication control, but it should not be treated as programme consolidation unless benefit design, eligibility, financing, administration and accountability are brought under a unified framework.

⁵⁰ All eligible widowed and deserted women were to be covered in 112 poverty-prone upazilas in FY2020-21 and a further 150 in FY2021-22, bringing the total to 262. Bangladesh had 495 upazilas in 2022, meaning that the universalised areas represented approximately 53 per cent of all upazilas.

been brought under a more systematic benefit review process. The Finance Division established a working committee to review benefit levels for six major social assistance programmes, including the Widow Allowance, with attention to benefit adequacy and inflation trends. Following this review, the monthly allowance for widowed and husband-deserted destitute women was approved by the Advisory Committee on Social Security Programmes (ACSSP) to increase to BDT 700 in FY2026–27, while 25,000 beneficiaries aged 90 and above will receive higher benefit at BDT 1,000 per month.

Alongside the Widow Allowance, the VWB programme is positioned more as an economic inclusion pathway for ultra-poor women. Under VWB, the government currently provides 30 kg of rice per month to destitute, widowed, and divorced women. The programme has increasingly been treated as a platform for package-based support, combining food transfer with training, financial inclusion, and livelihood-related interventions.⁵¹ Under the current VWB cycle for July 2025–June 2027, ICVGD training modules have been integrated into the VWB training package. MoWCA has also reported that the one-time investment grant under ICVGD-linked support was increased from BDT 15,000 to BDT 20,000 and transferred to 97,012 ICVGD beneficiaries through G2P in June 2024.⁵²

However, the urban VWB component has not been rolled out due to lack of budget allocation.⁵³ MoWCA has requested additional resources from the Finance Division to extend VWB support to urban areas, but approval is still pending. Coverage also remains below the ambition set out in the Action Plan. The current FY2025–26 VWB cycle covers 1.04 million beneficiaries, which is nearly 70 per cent of the longer-term target. Expansion to remote and underserved areas remains constrained by financial and logistical barriers, while illiteracy, limited access to information, and socio-cultural norms continue to affect awareness, enrolment, and participation among eligible women.

The Strengthening Women’s Ability for Productive New Opportunities (SWAPNO) project is another economic inclusion initiative targeting ultra-poor rural women. It targets women who are widowed, divorced, abandoned, or living in households where the husband is disabled, and combines time-bound public works employment with skills, savings, financial literacy, and livelihood support. Implemented by the Local Government Division with UNDP, SWAPNO began in 2014 and expanded in phases. After the initial and extension phases during 2014–2022 and an initiation period in 2022–2023, it entered Phase II for 2023–2026. The project operates in 14 districts, 50 upazilas, and 441 unions, and has reached 22,680 women-headed households to date.

⁵¹ VWB beneficiaries receive nine modules of life-skills and livelihood-based training, covering social awareness, income-generating skills, entrepreneurship, financial literacy, savings management, and support for productive activities and small-enterprise development.

⁵² The ICVGD Phase II project was implemented during 2019–2025 and was completed in June 2025.

⁵³ The Action Plan Phase II envisaged more than a geographic extension of the existing rural programme. It proposed a consolidated VWB model combining food/cash transfer, skills development, financial inclusion and, where appropriate, investment grants. The initial urban milestone was to reach 6,000 beneficiaries in one city corporation and one municipality, followed by wider urban roll-out and expansion to 1.5 million rural and urban beneficiaries by the 2025–26 cycle.

Participants receive wages, training on financial literacy and livelihood skills, and support to transition into income-generating activities, including small enterprises, after completing their work tenure.

Childcare and skills-related reforms have also somewhat advanced, though unevenly. The legal basis for childcare has been strengthened through the enactment of the Day Care Act 2021, while the Day Care Rules 2022 have been drafted and remain under revision for finalisation. The Act provides a legal framework for establishing and operating childcare centres in government, semi-government, autonomous, and private settings, and defines eligible children as those aged four months to six years.⁵⁴ MoWCA has also drafted and reviewed an SBCC strategy with technical assistance from WFP, and three age-specific training modules have received approval from the IEC committee of MoHFW for use under the Mother and Child Benefit Programme. In parallel, MoWCA has conducted a joint study with WFP on enabling digital financial inclusion and women's economic empowerment through social assistance in Bangladesh. This was followed by the development of digital learning elements, including a financial literacy module, and practical communication materials such as leaflets, cut-outs, short video clips, and social behaviour-focused recommendations.

MoWCA submitted a plan and budget to the Finance Division for introducing VWB in urban areas, with cash support, skills and financial inclusion components. However, the urban component has not yet been rolled out due to lack of budget allocation. This remains a significant implementation gap, as the NSSS Gender Policy explicitly recognised the need to reach urban women and respond to risks related to housing, income insecurity, care responsibilities, mobility, violence and access to services. The delay also limits the extent to which VWB can function as a national programme covering vulnerable women in both rural and urban settings.

Childcare reform has advanced mainly through legal and preparatory work. The Day Care Act 2021 has been enacted, and draft Day Care Rules have been prepared and remain under revision. Monitoring guidelines for workplace childcare have also been prepared. These are important foundations for expanding childcare services in government, semi-government, autonomous and private settings. However, implementation remains limited because rules, operational standards and monitoring arrangements have not yet been finalised. The next step is therefore to move from legal recognition to implementation at workplace and community levels, particularly for working women in low-income and informal settings.

⁵⁴ The Child Day Care Centre Act 2021 defines children eligible for day-care services as those aged four months to six years. Current Department of Women Affairs admission guidance, however, applies an operational admission age of eight months to six years.

Table 5.6 Implementation progress for gender-focused interventions in the NSSS Action Plan Phase II

Activities	Performance indicator	Timeframe	Implementation status
Develop a detailed implementation plan, in consultation with MoSW, for VWB, along with budgetary requirements, and submit it to the Cabinet Division	Detailed implementation plan prepared and submitted	Dec-21	MoWCA drafted a detailed implementation plan for the VWB programme and proceeded with its submission to the Cabinet Division for approval.
Roll out VWB for poor women in urban areas with cash transfer, skills, and financial inclusion support	Programme rolled out in pilot city corporation and municipality	Jan 2022 – Jul 2023	MoWCA submitted a plan and budget to the Finance Division for urban VWB. However, the urban component has not been rolled out due to lack of budget allocation. VWB did not roll out in urban areas and municipalities.
Scale up the VWB programme to all rural and urban areas	Number of beneficiaries raised to 1.25 million in the 2023–24 cycle and 1.5 million in the 2025–26 cycle	2023–2026	The current VWB cycle covers around 1.04 million beneficiaries, nearly 70 per cent of the target. Expansion to urban, remote, and underserved areas remains constrained by budgetary, logistical, and awareness-related barriers.
Integrate VGD, ICVGD, and urban VWB into a consolidated benefit programme	Consolidated VWB model operational	Jul 2024 – Dec 2026	VGD was rebranded as VWB in July 2022, and ICVGD training modules have been integrated into the VWB training package. API interoperability with Widow Allowance and the Food Friendly Programme has been introduced. However, the NSSS-envisioned consolidation of VGD and Widow Allowance into a single VWB scheme has not taken place, and urban VWB remains unimplemented.
Enact and implement Day Care Act and develop operational rules for childcare facilities	Act enacted; rules and manual available	Dec 2022 – Jun 2023	The Day Care Act 2021 has been enacted. The Day Care Rules 2022 have been drafted and remain under revision for finalisation.
Develop monitoring guidelines and coordination mechanisms for workplace childcare	Monitoring guidelines available	Jan-24	Monitoring guidelines have been prepared. Implementation remains limited. Full implementation depends on finalisation of rules, service standards, and institutional arrangements for monitoring childcare provision.

Source: NSSS Action Plan progress report, KIIs and discussion with MoWCA.

5.5.2 Key implementation challenges

The NSSS recognises that the factors inhibiting women's empowerment often depend on the dynamics within individual families, the neighbourhood, and, to some extent, relevant cultural and religious values as well as social norms. Consequently, addressing women's empowerment and gender equity within the vast social protection mechanism poses significant challenges for policymakers. Implementing the gender agenda in social security faces three primary challenges: (i) resource and coverage constraints, (ii) discriminatory social norms, and (iii) design and operational issues (Table 5.8).

First, resource and coverage constraints remain pronounced. While budget allocations for women-focused programmes have increased in nominal terms, coverage remains limited relative to the scale of need, particularly for working-age women. Programme portfolios continue to be weighted towards maternity, early childhood, and categorical allowances, while protection for women in informal employment remains fragmented and narrow in scope. Urban settings present additional pressure, where large eligible populations, mobility constraints, and high living costs strain existing programme designs.⁵⁵ Gaps in universal access to affordable healthcare further reduce the effectiveness of cash-based support, particularly for women facing illness, pregnancy-related costs, or disability.

Second, discriminatory social norms and household dynamics continue to shape women's ability to access and benefit from social protection. Constraints related to mobility, time poverty, unpaid care responsibilities, and limited decision-making power within households reduce effective participation, even when formal eligibility exists. For many women, the time, effort, and compliance costs associated with programme participation act as deterrents, while adverse shocks such as widowhood, abandonment, domestic violence, climate stress, and displacement generate complex needs that standard programme designs are not always equipped to address. These dynamics help explain why increased coverage does not automatically translate into empowerment or labour market re-entry.

Third, design and operational gaps limit the transformative potential of the system. Many programmes continue to adopt an instrumentalist approach, framing women primarily as mothers, caregivers, or passive recipients, rather than as economic actors with evolving lifecycle trajectories. Weak linkages between cash transfers, skills development, financial inclusion, and control over productive resources reduce the scope for graduation and sustained economic security. In addition, the absence of consistent gender-sensitive indicators within programme monitoring systems constrains the ability to track empowerment outcomes beyond beneficiary counts, while limited availability of sex-disaggregated administrative data weakens accountability and learning across ministries.

⁵⁵ For example, the Widow Allowance programme is not operational in city corporation areas.

Table 5.7 Challenges in addressing gender issues in social security

Resource and coverage	Discriminatory social norms	Design and operational gaps
• Limited financial resources • Targeting error and eligibility criteria • Huge demand and eligible demography in urban settings. • Coverage gap in universal healthcare. • Unfavourable process of transfer. • Accessibility and affordability for women can be lower.	• Low participation in decision making due to constrained mobility and gender-segregated household responsibilities. • Low education and low labour force participation are the limiting factors. • Investment required (work, time) in social security schemes prevents the participation of women. • Adverse Shocks (widowhood, abandonment, old age, climate change, domestic & external violence) create additional needs	• Exclusion of gender equality, empowerment, graduation planning and transformative potential in program designs. • Inadequate linkage between cash transfer, financial inclusion and control of productive resources. • Instrumentalist approach (i.e., targeting as mother, caregiver) limits personal growth. • Absence of gender-sensitive index prevents meaningful monitoring and evaluation of empowerment results.

Source: Adapted from the NSSS gender policy report.

Overall, these challenges are increasingly visible against the backdrop of structural changes in the labour market. Reduced employment opportunity in manufacturing, rising informality, and rural absorption of female labour documented earlier in the chapter underscore the growing mismatch between women's employment realities and the design of social security instruments that remain implicitly oriented towards formal employment pathways. While the NSSS Gender Policy provides a coherent and forward-looking framework, its effectiveness in the next phase will depend on to what extent social protection instruments are adapted to these labour market shifts, if there will be reasonable levels of financial resources to make the interventions impactful nationally, whether working-age informal women become a central rather than residual focus, and whether delivery systems are strengthened to address care constraints, violence, and long-term economic security in an integrated manner.

Progress remains strongest where reforms rely on existing institutional levers, such as expanding allowances or establishing committees, and weaker where cross ministerial integration, local delivery capacity, or private sector compliance are required. Urban under coverage persists despite rising absolute urban poverty, childcare services remain thin relative to need, and maternity protection for informal workers has not reached scale. Programme monitoring focuses on inputs and beneficiary counts, while outcome metrics for empowerment, safety, time use, employment transitions, and earnings are not systematically collected. Political economy dynamics also shape results. Reforms that reallocate resources, shift administrative authority, or require coordination across MoWCA, MoSW, MoLE, MoHFW, education agencies, and local government tend to advance slowly, while single ministry actions progress faster. These patterns explain why defeminisation of manufacturing and extreme informality among women have not been met with commensurate social protection responses. Without stronger delivery systems, clear accountability for gender results, and predictable financing for care and health protection, incremental programme expansion will not produce sustained reductions in gendered economic insecurity.

5.6 Way Forward: Advancing the NSSS Gender Policy Through Integrated, Lifecycle-Responsive Reforms

As the current NSSS implementation period comes to an end, the next social protection strategy should place gender inclusiveness at the center of the national social protection framework. The NSSS Gender Policy provided an important basis for mainstreaming gender concerns in social security, but the review shows that its priorities need to be embedded directly into programme design, budgeting, implementation arrangements, monitoring indicators and accountability mechanisms. Gender responsiveness should therefore become a core principle across all lifecycle, working-age, urban, disability-inclusive and shock-responsive programmes, while targeted interventions should continue for women facing specific risks such as widowhood, abandonment, informal employment, disability, maternity, violence, migration and climate vulnerability.

Make gender inclusiveness a core principle of the next social protection strategy

The next strategy should require every major social protection programme to define how it addresses gender-specific risks and constraints. This should include not only women-focused schemes, but also child benefits, school support, working-age protection, social insurance, old-age support, disability benefits, food security, urban social protection and disaster response. Programme approval and budget allocation should be linked to clear gender objectives, such as reducing women's lifecycle risks, improving access to services, supporting economic participation, and reaching women facing compounded vulnerabilities. This approach is consistent with recent global policy directions that emphasise gender equality as a cross-cutting development objective rather than a sector-specific agenda (World Bank, 2024).

Strengthen lifecycle-responsive support for women and girls

Gender-inclusive social protection should be organised around the risks women face across the lifecycle. For girls, this means linking child and education support with nutrition, retention in secondary education, prevention of child marriage, adolescent health, safe mobility and transition to skills. For working-age women, the priority should be to combine transfers with childcare, skills, employment services, financial inclusion, protection from violence and access to productive resources. For older women, particularly widows, single women and women with disabilities, benefit adequacy, healthcare access and care support should receive greater emphasis. The next strategy should therefore move from fragmented women-focused schemes towards a clearer lifecycle package that responds to the cumulative nature of gender disadvantage.

Expand childcare, maternity protection and care services

Care responsibilities remain one of the most persistent barriers to women's employment, training participation and mobility. The Day Care Act provides an important legal foundation, but the next phase should prioritise finalising the rules, setting service standards, licensing providers, monitoring quality, and expanding affordable childcare in workplaces, industrial zones, communities and urban low-income settlements. The strategy should explore community-based childcare and eldercare models that reduce unpaid care burdens while creating paid care jobs.

International evidence shows that investment in care services can support women's labour-market participation and generate decent work, while reducing gender inequalities linked to unpaid care (Addati et al., 2018).

Link social protection with women's employment and economic inclusion

The next phase should respond to the changing labour-market realities discussed in this chapter, including declining female participation in manufacturing, high informality, weak earnings security and limited access to regular wage work. Training and livelihood programmes should be demand-driven, locally relevant and linked to placement, enterprise development, market access and follow-up support. Transfers for working-age women should be connected with financial literacy, savings, business mentoring, digital services, productive assets and women-led enterprise support. Monitoring should track whether women enter employment, sustain income-generating activities, retain control over earnings and improve resilience after programme exit. The World Bank's recent report highlights the importance of addressing care, skills, mobility, social norms and job quality together, rather than treating women's economic empowerment as a stand-alone training issue (World Bank, 2025).

Extend protection to informal women workers and strengthen practical support for informal women workers

Informal women workers should receive greater attention within working-age social protection, but support needs to be designed realistically. Most women workers are outside formal employment relationships and therefore have little or no access to employer-linked benefits, regulated maternity protection, sickness support, employment injury protection or pensions. In the Bangladesh context, the immediate priority should not be to introduce complex insurance arrangements for informal workers, which would be difficult to administer and finance at scale. A more practical approach would be to expand publicly financed and locally delivered support that can reach vulnerable women workers through existing institutions.

The next strategy could prioritise four areas. First, basic health and maternity-related support should be strengthened through local hospitals, community clinics and registered doctors, with special attention to poor pregnant women, domestic workers, home-based workers, agricultural workers, small traders and women in urban informal services. Second, workfare and livelihood programmes should be expanded in vulnerable rural, urban and climate-affected areas, with provisions that allow women to participate safely and without excessive care-related burdens. Third, legal and administrative protection should be strengthened against harassment, violence, exploitation and abuse, including through easier access to grievance mechanisms, referral services, legal aid, shelters and local-level enforcement. Such protection can have a direct bearing on women's welfare, mobility and ability to participate in income-generating activities. Fourth, informal women workers should be linked more systematically with skills, savings, microenterprise support and market access.

Over time, contributory or savings-linked arrangements may be explored for better-off segments of informal workers, but these should be introduced carefully and only where administrative capacity, contribution collection and beneficiary incentives are sufficiently developed. For poorer

informal women workers, tax-financed health, maternity, livelihood, legal protection and care-related support is likely to be more feasible in the near term.

Strengthen gender-responsive data, monitoring and evaluation

The next strategy should introduce a gender-responsive results framework that goes beyond counting female beneficiaries. Programme monitoring should track women's control over transfers, access to childcare, time use, mobility, employment transitions, earnings, business survival, financial inclusion, use of grievance systems, safety, and access to social insurance. Sex-disaggregated administrative data should be mandatory across major programmes, while periodic evaluations should assess whether programmes improve women's agency, income security and resilience. Time-use data should also be collected more systematically so that unpaid care work becomes visible in social protection design. The NSSS Gender Policy already emphasized gender-sensitive monitoring, but future implementation will require a smaller set of measurable, outcome-oriented indicators linked to budget decisions and programme accountability.

Improve coordination and financing for gender outcomes

Gender-responsive social protection will require stronger coordination across all relevant ministries and agencies such as MoWCA, MoSW, MoLE, MoHFW, education authorities, Finance Division, local government institutions and agencies responsible for migration, skills and urban services. MoWCA should continue to provide policy leadership on women's empowerment, but the binding constraints on women's social protection outcomes, employment, care, health, social insurance, transport, safety, migration and skills, fall across multiple ministries. The next strategy should assign clear responsibilities for gender outcomes to each relevant ministry, supported by joint planning, shared indicators, interoperable MIS and regular review through the national social protection coordination structure. Financing should also become more predictable. Urban VWB, childcare expansion, maternity protection for informal workers, survivor referral services and gender-responsive livelihood programmes will not scale without dedicated fiscal commitments.

Build gender-responsive shock and climate resilience

The next strategy should strengthen the gender dimension of adaptive social protection. Women and girls face differentiated risks during climate shocks and disasters, including loss of livelihood, food insecurity, safety risks, reduced access to sanitation and health services, and increased unpaid care responsibilities. Shock-responsive programmes should therefore include women's participation in risk planning, early warning, anticipatory transfers, safe shelters, maternal health and nutrition support, livelihood recovery, asset protection and post-disaster rehabilitation. Global SDG monitoring also stresses that progress on women's poverty reduction will require sustained investment in gender-responsive social protection, quality public services and the care economy, particularly as climate and conflict risks intensify (UN Women & UN DESA, 2025).

5.7 Conclusion

The review of the NSSS Gender Policy and its implementation progress shows that Bangladesh has established an important policy and programme base for gender-responsive social

protection. The NSSS Gender Policy broadened the social protection agenda by recognising that women's vulnerability is linked not only to income poverty, but also to unpaid care responsibilities, weak access to productive resources, limited mobility, violence, informality, low earnings, and unequal bargaining power. It provided a framework for linking social protection with food security and nutrition, human development, livelihood support, labour-market participation, financial inclusion, social empowerment, urban vulnerability, social insurance, and shock resilience. This remains a significant contribution of the NSSS period.

Implementation has advanced in several areas. Women-focused programmes have continued at scale, particularly MCBP, VWB, and the Widow Allowance. VGD has been rebranded as VWB, ICVGD training components have been integrated into the VWB package, and digital interoperability with related programmes has improved. The Widow Allowance has expanded geographically and in benefit value, while the Day Care Act 2021 has created a legal foundation for childcare services. Complementary interventions, including skills training, microcredit, safe accommodation for working women, financial literacy initiatives, and GBV-related institutional mechanisms, also indicate that gender-focused support now extends beyond cash transfers alone.

However, implementation has not yet fully matched the ambition of the NSSS Gender Policy. The envisaged consolidation of VGD/VWB with the Widow Allowance into a unified support framework has not taken place; urban VWB has not been rolled out due to lack of budget allocation; and childcare services remain at an early stage of operationalisation. Programme support is still concentrated around maternity, widowhood, and categorical vulnerability, while working-age women in informal employment remain insufficiently protected. This gap is particularly important given the labour-market trends discussed in this chapter: declining female participation in manufacturing, very high informality among employed women, persistent earnings disadvantages, and the disproportionate decline in women's labour-force participation in recent years.

The chapter also shows that gender-responsive social protection cannot be assessed only by coverage and budget allocations. Social norms, restricted mobility, unpaid care responsibilities, limited control over resources, and exposure to violence continue to affect women's ability to access and benefit from programmes. Monitoring systems still focus mainly on beneficiary numbers, disbursement, and inputs, while outcomes such as women's control over transfers, employment transitions, earnings, childcare use, time poverty, safety, business survival, and agency are not systematically tracked. Coordination across ministries also remains limited, although the issues affecting women—employment, care, health, migration, urban services, violence, skills, and social insurance—cut across multiple institutional mandates.

As the current NSSS implementation period ends in June 2026, the next phase should move from gender-focused programme continuation towards gender-inclusive system transformation. The next social protection strategy should not treat gender as a separate policy layer; gender inclusiveness should be one of its core principles across all lifecycle, working-age, disability-inclusive, urban, and shock-responsive programmes. Priorities should include expanding childcare and maternity protection, extending support to informal women workers, strengthening urban support for vulnerable women, linking transfers with skills and employment

opportunities, and improving gender-responsive monitoring. Bangladesh already has important social protection programmes for women. The next step is to connect these programmes better, so that they reduce immediate hardship while also improving women's access to income, services, safety, and long-term economic security.

Review of Institutional Reforms Under the NSSS Action Plan II (2021-26)

Chapter 06

Chapter 6: Review of Institutional Reforms under the NSSS and Action Plan II (2021–26)

6.1 Introduction

Alongside programme reforms, the National Social Security Strategy (NSSS) 2015 recognised that better social protection outcomes would require substantial improvements in institutional arrangements and administrative systems. The existing system was characterised by fragmented responsibilities across numerous ministries and agencies, weak coordination, uneven implementation capacity and limited mechanisms for monitoring performance. These constraints reduced the scope for efficiency gains, weakened the connection between expenditure and results, and made it difficult to manage social protection as a coherent national system.

The NSSS therefore proposed a set of institutional reforms intended to streamline programme administration, strengthen coordination and accountability, and improve the efficiency and reliability of service delivery. Six areas were identified as central to this reform process:

- i) introducing a cluster-based coordination mechanism under a central monitoring committee for the implementing ministries and divisions;
- ii) establishing a Single Registry Management Information System;
- iii) strengthening government-to-person payment systems;
- iv) improving the processes for selecting social security programme recipients;
- v) establishing effective complaints and grievance redress mechanisms; and
- vi) developing a results-based monitoring and evaluation system.

Action Plan Phase I (2016–2020) focused largely on establishing the administrative and technical foundations for these reforms. Progress was made in developing the cluster coordination mechanism, digitising payments, preparing programme databases, strengthening beneficiary selection processes, and introducing arrangements for grievance redress and results monitoring. The NSSS Mid-Term Progress Review nevertheless found considerable variation across reform areas. Some initiatives advanced with strong institutional leadership and technical support, while others remained at an early stage because of capacity limitations, insufficiently developed operational arrangements and slow progress in integrating information systems.

Action Plan Phase II (2021–2026) sought to deepen these reforms and translate the institutional foundations into functioning and increasingly integrated systems. The six reform areas were supported by time-bound activities, performance indicators and assigned responsibilities for lead and co-responsible agencies. Greater attention was also given to digital integration, coordination

across ministries and the connection between beneficiary information, programme administration, budget management and payment systems.

This chapter assesses progress in implementing the institutional reform commitments set out under Action Plan Phase II. It examines performance against 87 identifiable and measurable indicators and considers the extent to which the intended institutional arrangements and delivery systems have become operational. The assessment also identifies the principal gaps and constraints that continue to affect implementation and the overall effectiveness of social protection governance.⁵⁶

6.2 Implementation of the CMC-Led Cluster Coordination Mechanism

Under the NSSS, the Cabinet Division was assigned the central role in coordinating institutional reforms across implementing ministries and agencies. The former Central Monitoring Committee was reconstituted as the Central Management Committee (CMC) on Social Security Programmes, supported by a tiered governance structure linking high-level policy oversight, thematic coordination and subnational implementation. The overall structure is presented in Figure 6.1.

Figure 6.1 NSSS governance hierarchy



At the highest level, the Cabinet Committee on Social Security Programmes, chaired by the Minister of Finance and comprising relevant cabinet members, provides executive oversight of the social security system. Its responsibilities include reviewing the overall direction of major programmes, considering policy issues related to allowances and benefits, and providing guidance on budgetary

⁵⁶ The assessment draws on information submitted by line ministries and divisions, records of the Cabinet Division, and evidence from cross-cutting institutions, including the General Economics Division, Finance Division and Local Government Division. Supplementary evidence is drawn from the *NSSS Action Plan Phase II Progress Report 2024* and key informant interviews with relevant officials.

priorities. This high-level forum is particularly important for decisions involving financing, programme mandates and reforms extending across several ministries.

The CMC serves as the principal national platform for coordinating and managing NSSS implementation. Chaired by the Cabinet Secretary and comprising secretaries of the principal social security ministries and divisions, it reviews implementation progress, considers reform proposals and provides direction on cross-cutting priorities. These include digital information systems, Government-to-Person (G2P) payments, beneficiary verification, grievance redress, and monitoring and evaluation. The CMC is expected to meet at least twice a year and to refer major policy matters to the Cabinet Committee where higher-level decisions are required.

The CMC Sub-Committee provides operational and monitoring support to the CMC. Chaired by the Additional Secretary responsible for Coordination and Reforms in the Cabinet Division, it brings together focal points from the relevant ministries and agencies. Its functions include coordinating the preparation and implementation of the Action Plan, reviewing progress across clusters, identifying implementation constraints and preparing periodic reports for consideration by the CMC. It also oversees specialised working arrangements established for particular components of the reform agenda. The Sub-Committee is expected to meet once every two months.

Five thematic clusters were established to organise coordination among ministries implementing broadly related programmes. These cover social allowances; food security and disaster assistance; social insurance; labour and livelihood interventions; and human development and social empowerment. Each cluster is led by a designated ministry and includes other ministries and divisions with relevant responsibilities. The clusters are expected to coordinate reforms within their respective areas, improve coherence among programmes, monitor implementation and identify the administrative, regulatory and budgetary measures required to advance agreed priorities.

Table 6.1 Mapping of ministries and divisions across the thematic clusters

Name of the line ministry	Social Allowance	Food security and disaster assistance	Social insurance	Labour/livelihood intervention	Human Development and Social Empowerment
Ministry of Social Welfare	■	√	√	√	√
Ministry of Food		■			
Finance Division		√	■	√	
Ministry of Disaster Management and Relief		√		■	
Ministry of Primary and Mass Education					■

Ministry of Women and Children Affairs	√	√		√	√
Ministry of Cultural Affairs	√				
Ministry of Liberation War Affairs	√				
Ministry of Health and Family Welfare	√	√	√		√
Local Government Division	√			√	
Ministry of Labour and Employment	√		√	√	√
Ministry of Chittagong Hill Tracts Affairs	√				
Ministry of Agriculture		√		√	
Ministry of Fisheries and Livestock		√		√	
Ministry of Commerce		√			
Rural Development and Cooperatives Division				√	
Prime Minister's Office					√
Ministry of Land					√
Ministry of Education					√
Ministry of Expatriates' Welfare and Overseas Employment					√
Ministry of Industry					√
Information and Communication Technology Division					√
Cluster leader	=		Member of the cluster	=	√

Source: NSSS Action Plan.

Several cross-cutting ministries and divisions support the cluster mechanism. The Finance Division contributes to budget management and financial oversight; the General Economics Division

supports policy coherence and planning; the Implementation Monitoring and Evaluation Division provides monitoring expertise; the Statistics and Informatics Division supports data-related functions; and the Local Government Division facilitates coordination with local administrative institutions. Their engagement is important because many institutional reforms cannot be implemented effectively within individual programme ministries alone.

The NSSS governance structure also extends below the national level. Divisional Management Committees, chaired by Divisional Commissioners, are expected to review implementation across districts and report consolidated issues to the central authorities. District Management Committees, chaired by Deputy Commissioners, coordinate participating departments and local administrative units, review programme implementation and support the maintenance of beneficiary information.

At the upazila level, committees chaired by Upazila Nirbahi Officers are expected to coordinate line departments, municipalities and union parishads. Their functions include supporting beneficiary identification and updating, facilitating digital payments and addressing local implementation problems. Frontline agencies retain primary responsibility for identifying eligible recipients, delivering benefits and services, and reporting implementation progress. The effectiveness of reforms involving targeting, G2P payments, digital information systems and grievance redress therefore depends substantially on the administrative capacity and coordination arrangements available at the local level.

Functioning of the CMC during Action Plan Phase II

The CMC remained the principal forum for bringing together strategic and operational issues affecting NSSS implementation. Between February 2021 and February 2025, seven CMC meetings were held, five of them following the formal approval of Action Plan Phase II. The meeting agenda evolved from the preparation and approval of the Action Plan towards more operational reforms, including registry integration, digital dashboards, beneficiary verification, leakage control, adaptive social protection, government and non-government organisation coordination, and development of the Dynamic Social Registry.

Table 6.2 Summary of CMC meetings and recorded follow-up, 2021–2025

CMC meeting no.	Date	Main agenda highlights	Noted follow-up at later meetings
14 th	4 Feb 2021	Progress on Action Plan I; preparation of Action Plan II draft; quarterly cluster meetings; MIS architecture; Social Insurance coordination to Finance Division	Drafts prepared through workshops; Action Plan II compiled and circulated

15 th	27 Jun 2021	Presentation of consolidated draft Action Plan II; co-option of additional secretaries to CMC	Draft circulated to all ministries for review; arrangements established for receiving feedback
16 th	23 Dec 2021	Approval of Action Plan II; instructions on executive summary and COVID-19 content; printing and launch	Printing completed; dissemination organised with 39 ministries in Oct 2022
17 th	5 Apr 2023	Single Registry MIS and National Household Database; dashboard and Core Diagnostic Instrument; review of cluster activities; proposed conference	Workshop on Single Registry held; dashboard prototype progressed
18 th	21 Dec 2023	Workshop report on the Single Registry; committee proposal; endorsement of the Core Diagnostic Instrument and annual progress report; Adaptive Social Protection guideline and sub-committee	Single Registry committee endorsed; Adaptive Social Protection guideline and sub-committee approved
19 th	14 Nov 2024	Policy approval the Dynamic Social Registry;; steering and implementation arrangements;; GO-NGO coordination committee; frequency of cluster meetings	Dynamic Social Registry pilot planned in eight upazilas; clusters urged to convene; terms of reference for government and non-government organisation coordination established
20 th	12 Feb 2025	Leakage risks and control measures; National Identification requirement; checks on duplicate benefits; deadlines for updating beneficiary lists; revitalisation of clusters	Time-bound verification and benefit-suspension rules adopted; checks through the Single Registry instructed

Source: Compilation based on CMC meeting minutes.

The meeting records demonstrate that the CMC provided continuity in the oversight of Action Plan Phase II and facilitated decisions on several important system-wide reforms. In particular, it supported the formalisation of the Action Plan, advanced the Single Registry and Dynamic Social Registry agendas, endorsed arrangements for adaptive social protection, and strengthened attention to beneficiary verification and duplicate benefit receipt. These represent substantive areas of institutional progress.

Meeting regularity, however, did not remain fully aligned with the prescribed schedule throughout the period. No CMC meeting was recorded in 2022, and the intervals between meetings varied considerably. This may have reduced the scope for timely review of implementation constraints, particularly for reforms requiring sustained engagement across ministries. More regular meetings could strengthen continuity, enable earlier resolution of emerging problems and provide clearer accountability for follow-up.

The records also indicate differences between the adoption of decisions and their translation into routine administrative practice. Follow-up was evident in several areas, including publication and dissemination of Action Plan Phase II, establishment of committees, development of guidelines and initiation of registry-related activities. Progress was slower where implementation required data exchange across institutions, technical interoperability, changes in established administrative procedures or continuing coordination among several ministries. Repeated emphasis on convening and revitalising the thematic clusters also suggests that cluster-level activity was not equally sustained across all areas.

Overall, the CMC-led mechanism has established an important platform for national coordination and has helped maintain institutional reform priorities on the government agenda. Its contribution has been strongest in providing strategic direction, securing high-level endorsement and initiating cross-cutting reforms. Further gains will depend on more regular engagement by the CMC and its supporting bodies, stronger follow-up arrangements, active cluster leadership and clearer ownership of agreed actions by the responsible ministries and divisions.

6.2.1 Thematic Cluster activity and implementation progress against Action Plan II

While the CMC provides strategic direction, the five thematic clusters are intended to serve as the operational bridge between national policy priorities and programme-level implementation. Their mandate is not limited to convening meetings; they are expected to coordinate ministries within each thematic area, support programme consolidation and beneficiary transition planning, identify required regulatory changes, work with the Finance Division on resource implications, and monitor progress against the NSSS Action Plan. The effectiveness of the cluster mechanism is therefore central to the NSSS reform logic. Without active clusters, decisions taken at the CMC level are difficult to translate into programme-level reform, especially where implementation requires coordination across ministries, budgets, databases, and delivery systems.

Figure 6.2 Terms of Reference for the thematic cluster



Implementation experience during Phase II shows that the cluster mechanism remained institutionally in place, but its use as a regular reform-management platform was uneven. The clusters were expected to meet quarterly and submit minutes to the Cabinet Division. In practice, meeting frequency remained well below the intended level.

Performance also varied across clusters. The Social Allowance and Food Security and Disaster Assistance clusters remained relatively active, supported by established programme platforms and administrative arrangements.. They sustained implementation of major allowance, food security and disaster-response programmes, although progress on consolidation and cross-programme integration was more limited. The Social Insurance cluster advanced more gradually during much of Action Plan Phase II, partly reflecting changes in institutional responsibility. Oversight initially rested with the Financial Institutions Division and subsequently the Finance Division. At the 19th CMC meeting in November 2024, responsibility for workers' social insurance was assigned to the Ministry of Labour and Employment (MoLE). Following this decision, MoLE established a Social Security Unit (SSU) to coordinate worker-related social insurance and support implementation of the emerging National Social Insurance Scheme (NSIS) agenda.

Action Plan II defined specific activities, timelines, responsibilities and performance indicators for each thematic cluster. Progress against these commitments provides an indication of whether the cluster mechanism has moved beyond coordination arrangements towards supporting reform implementation. The evidence points to selective progress. Measures that could be advanced through existing ministerial systems generally moved more quickly, while reforms requiring programme consolidation, shifts in budgetary responsibility or sustained coordination across ministries progressed more slowly.

The discussion below summarises progress across the five clusters. Table 6.4 presents the implementation status of the individual activities. The assessment considers achievements, areas where implementation remains incomplete and the wider implications for the effectiveness of the cluster coordination mechanism.

Social Allowance Cluster: Progress has been most visible where reforms involved expanding or restructuring existing programmes. The Mother and Child Benefit Programme (MCBP), created by consolidating the Maternity Allowance and Lactating Mother Allowance, was scaled up nationally from FY2022–23 following earlier piloting. Disability-related support also expanded substantially, with allowance coverage extended to identified persons with disabilities and related allowance and education stipend programmes brought under a more unified structure. Coverage of the Old Age Allowance exceeded the Action Plan target measured by the number of upazilas covered.

Progress was more gradual where reforms depended on sustained coordination across ministries. The Vulnerable Women Benefit (VWB) programme was introduced through the restructuring of the Vulnerable Group Development programme, and a detailed implementation plan was prepared. However, the proposed consolidation with the Widow Allowance did not proceed. Arrangements for transitioning beneficiaries across related programmes also remained only partly structured. The

overall pattern suggests that programme expansion and administrative restructuring advanced more readily than reforms requiring agreement across programme and institutional boundaries.

Food Security and Disaster Assistance Cluster: Core operational functions under this cluster have continued, including food grain supply for disaster-relief programmes, review of food stock and fair-price policies, and information-sharing on disaster response. These functions are important for maintaining routine food security and emergency support. However, the envisaged consolidation of food security-type programmes has not been achieved, and the annual transition planning intended to support rationalisation has not been prepared or updated.

Cross-cluster coordination around VWB transfer modality also remained limited. Action Plan II envisaged consultation between the Food Security and Social Allowance clusters on whether VWB should move towards a cash-based model. This did not translate into a clear decision or implementation pathway. The result is that food-transfer and cash-transfer debates remain unresolved for some programmes, reflecting the continued difficulty of using clusters to settle design choices that cut across mandates.

Social Insurance Cluster: Important preparatory and institutional advances were made during Action Plan Phase II. These included piloting of the Employment Injury Scheme (EIS), establishment of the National Pension Authority, launch of the Universal Pension Scheme in August 2023 and creation of the SSU within MoLE.

The broader NSIS agenda, however, remains at a formative stage. A draft roadmap has been prepared for the phased development of employment injury, unemployment, maternity and sickness protection, but progress across the individual branches has been uneven. Maternity insurance remains under preparation, while sickness insurance has yet to move substantially beyond conceptual development. The transfer of responsibility to MoLE and establishment of the SSU provide an opportunity to strengthen institutional ownership, clarify sequencing and move progressively from design work towards feasible implementation arrangements.

Labour and Livelihood Intervention Cluster: Partial progress was recorded in legislation, childcare, skills development and employment-related initiatives. The Day Care Act 2021 was enacted, and draft Day Care Rules were prepared, establishing a legal basis for expanding childcare provision. Youth training continued through Technical Training Centres and the Bangladesh Institute of Marine Technology. The Bangladesh Labour (Amendment) Act, 2026 also marked further development of the legal framework governing labour rights.

Several intended reforms nevertheless remain incomplete. Workfare programmes were not consolidated; beneficiary transition arrangements were not clearly documented and coordination to improve labour-market access for social protection beneficiaries remained limited. The childcare legislation represents an important foundation, but its effectiveness will depend on finalising the rules, expanding facilities and strengthening monitoring across public offices, private enterprises

and labour-intensive areas. Similarly, labour-law reform will require consistent implementation and oversight to translate legal provisions into improved workplace protection.

Human Development and Social Empowerment Cluster: The clearest progress was achieved in the harmonisation of secondary and higher secondary stipend programmes. Several previously separate schemes were brought under a unified structure and are now administered through the Harmonised Stipend Programme. This represents a significant step towards greater administrative coherence.

At the same time, the combined coverage of the Primary Education Stipend Programme and Harmonised Stipend Programme declined, largely because of a reduction in primary-level beneficiaries. Coordination continued across child development, nutrition, health, water and sanitation, and social empowerment programmes, but there was limited evidence of wider programme consolidation or a structured mechanism for monitoring social inclusion across the cluster. Further progress would require clearer common priorities and more systematic coordination across the participating ministries.

Overall, the thematic cluster mechanism helped sustain inter-ministerial dialogue and maintain attention to major reform commitments during Action Plan Phase II. Its contribution was strongest where lead ministries could act through established programmes and administrative systems. Progress was less consistent where reforms required joint decisions, redistribution of responsibilities or coordinated changes across several institutions. Strengthening the operating arrangements of the clusters would therefore be important. Annual reform workplans, more regular meetings, systematic recording of decisions, time-bound follow-up actions and reporting against a focused set of deliverables could help translate coordination more consistently into implementation.

Table 6.3 Implementation status of thematic cluster commitments under Action Plan Phase II

Action / expected result	Indicator and timeframe	Lead agency	Implementation assessment
Social Allowance			
Introduce and scale up MCBP	Programme implemented in phases; Jul 2021-Jun 2025	MoWCA	MA and LMA were consolidated into MCBP; the implementation plan was approved in June 2022, nationwide rollout began in FY2022-23, and the implementation directive was approved in 2024.
Introduce VWB	Detailed implementation plan reviewed and submitted to CMC; from Jul 2022	MoSW, MoWCA	A detailed VWB implementation plan was drafted and submitted to the Cabinet Division; full operational consolidation remains pending.
Expand Old Age Allowance	At least 250 upazilas covered; Jul 2023	MoSW	Complete coverage reached 262 upazilas and about 6.1 million older persons.
Maintain universal disability	Programme continued; continuous	MoSW	Allowance coverage was extended to all identified PWD.

allowance coverage			
Plan beneficiary transition across programmes	Transition plan, including beneficiaries and costs, updated annually	MoSW	Several related schemes were consolidated, but evidence of a regularly updated transition plan with beneficiary numbers and costs was not available.
Coordinate beneficiary transitions	Regular coordination; continuous	MoSW	Coordination took place, but remained largely ad hoc rather than structured.
Hold regular cluster consultations	Quarterly meetings; continuous	MoSW	Meetings were held, but not regularly on a quarterly basis.
Organise seminars and inter-cluster consultations	At least one event annually; continuous	MoSW	Four workshops or seminars were organised.
Food Security and Disaster Assistance			
Consolidate food-security programmes	Relevant programmes consolidated; Jul 2023	Ministry of Food, MoDMR	The proposed consolidation did not take place.
Review whether VWB should become cash-based	Cross-cluster consultation and decision completed; Dec 2022	MoWCA, Ministry of Food	The planned consultation with the Social Allowance Cluster was not completed.
Maintain food supply in shortage and disaster-affected areas	Food supply continued where markets are inadequate; continuous	Ministry of Food	Foodgrain support for disaster-relief programmes continued.
Align OMS and relief operations with stock and fair-price policies	Policies remain consistent; continuous	Ministry of Food	Regular reviews informed procurement, distribution and market-stabilisation decisions.
Coordinate disaster-response programmes	Information sharing included in cluster meetings; continuous	Ministry of Food	Relevant programme information was shared.
Plan beneficiary transition to other programmes	Transition plan, including beneficiaries and costs, updated annually	Ministry of Food	No updated transition plan was prepared.
Coordinate beneficiary transitions	Regular coordination; continuous	Ministry of Food	Coordination remained weak.
Hold regular cluster consultations	Quarterly meetings; continuous	Ministry of Food	Meetings were held, but not regularly on a quarterly basis.

Organise seminars and inter-cluster consultations	At least one event annually; continuous	Ministry of Food	Four capacity-building workshops were organised.
Social Insurance			
Develop and pilot NSIS	Viable framework designed for pilots; Jul 2022	FD	A feasibility study and roadmap were completed. EIS entered pilot implementation, but an integrated NSIS design was not approved or operationalised; maternity and sickness components remained preparatory.
Establish a pension authority and private pension framework	Pension authority established; Jul 2023	FD	The NPA was established and UPS launched in August 2023.
Continue government service pensions	Programme continued; continuous	FD	Government pensions continued, covering about 0.85 million beneficiaries in FY2025-26.
Hold regular cluster consultations	Quarterly meetings; continuous	FD	Meetings were held, but not regularly on a quarterly basis.
Organise seminars and inter-cluster consultations	At least one event annually; continuous	FD	Three capacity-building workshops were organised.
Labour and Livelihood Interventions			
Consolidate workfare programmes	Programmes consolidated; Jul 2022	MoDMR	Workfare programmes were not consolidated.
Expand childcare provision	Act enacted, rules framed and facilities available in organisations with over 40 employees; Jul 2021-Jun 2025	MoWCA, MoDMR, MoLE	The Day Care Act 2021 was enacted. Draft rules remained under revision, and evidence on the required expansion of facilities was not available.
Facilitate beneficiaries' access to labour markets	More beneficiaries enter employment; continuous	MoLE, MoDMR	Several initiatives continued, but inter-ministerial coordination was weak and outcome evidence was limited.
Link youth training with employment	More trainees access labour markets; continuous	MoLE	Training continued through eight TTCs and BIMT, but evidence on trainees' subsequent employment was limited.
Strengthen legislation and monitoring of labour rights	Implementation regularly monitored; continuous	MoLE, MoDMR	The Bangladesh Labour (Amendment) Ordinance 2025 was enacted, but monitoring and enforcement remained limited.
Plan beneficiary transition to other programmes	Transition plan, including beneficiaries and costs, updated annually	MoDMR	Implementation information was not available.

Hold regular cluster consultations	Quarterly meetings; continuous	MoDMR	Meetings were held, but not regularly on a quarterly basis.
Organise seminars and inter-cluster consultations	At least one event annually; continuous	MoDMR	Several capacity-building workshops and seminars were organised.
Human Development and Social Empowerment			
Expand school stipend coverage	Number of beneficiaries increased; Jul 2022	MoPME, MoE	Combined PESP and HSP coverage fell from 19.2 million in FY2020-21 to 18.5 million in FY2025-26, mainly because PESP coverage declined.
Coordinate and consolidate child-development programmes	Relevant programmes consolidated; continuous	MoHFW, MoWCA	Programmes were coordinated and monitored, but were not consolidated.
Strengthen oversight of social justice and inclusion	Equity and inclusion monitored across programmes; continuous	MoPME	No formal oversight mechanism was established, and cross-cluster coordination remained limited.
Plan beneficiary transition across programmes	Transition plan, including beneficiaries and costs, updated annually	MoPME	Four secondary stipend schemes were harmonised in 2020, but evidence of an annually updated transition plan with beneficiaries and costs was not available.
Hold regular cluster consultations	Quarterly meetings; continuous	MoPME	Meetings were held, but not regularly on a quarterly basis.
Organise seminars and inter-cluster consultations	At least one event annually; continuous	MoPME	Several workshops and seminars were organised.

Note: Assessment terms indicate the degree of progress against the stated indicator. BIMT = Bangladesh Institute of Marine Technology; CMC = Central Management Committee; EIS = Employment Injury Scheme; FD = Finance Division; FY = fiscal year; HSP = Harmonised Stipend Programme; LMA = Lactating Mother Allowance; MA = Maternity Allowance; MCBP = Mother and Child Benefit Programme; MoDMR = Ministry of Disaster Management and Relief; MoE = Ministry of Education; MoHFW = Ministry of Health and Family Welfare; MoLE = Ministry of Labour and Employment; MoPME = Ministry of Primary and Mass Education; MoSW = Ministry of Social Welfare; MoWCA = Ministry of Women and Children Affairs; NPA = National Pension Authority; NSIS = National Social Insurance Scheme; OMS = Open Market Sale; PESP = Primary Education Stipend Programme; PWD = persons with disabilities; TTC = Technical Training Centre; UPS = Universal Pension Scheme; VWB = Vulnerable Women Benefit.

Source: NSSS Action Plan Phase II and implementation information compiled for this review.

6.2.2 Cross-cutting linkages and Action Plan implementation

Cross-cutting technical divisions have continued to support several system-building priorities under Action Plan Phase II. The Finance Division's SPBMU assumed an increasingly important role in cash

allowance disbursement, payment tracking and the integration of programme information with financial systems. The expansion of Government-to-Person (G2P) payments has improved the traceability of financial delivery across a growing number of programmes. Further progress will require continued efforts to extend these systems and ensure adequate budgetary provision for eligible beneficiaries across major social protection schemes.

The Statistics and Informatics Division (SID) completed data collection for the National Household Database (NHD), representing a substantial investment in the development of a national information base. The NHD has not, however, become fully operational for beneficiary identification and programme administration. Its project-based design, ageing information and the absence of a regular updating mechanism have constrained its practical use. Reform attention has therefore increasingly shifted towards the Dynamic Social Registry (DSR), which is expected to draw more extensively on administrative data, periodic updating and on-demand registration. In this process, SID could play a stronger technical role in improving beneficiary selection, supporting verification and assessing inclusion and exclusion errors.

The General Economics Division (GED) continued to support the monitoring and evaluation architecture, including work on a dashboard prototype and application of the Consolidation of Development Initiatives tool. Ministries were invited to review the dashboard and provide feedback before finalisation. GED also continued to align social security policies with national development plans and strategies. The absence of a results-based monitoring and evaluation report for FY2024–25 nevertheless interrupted the intended annual reporting cycle. Restoring regular system-level reporting would strengthen the evidence available to the Cabinet Division and implementing ministries for reviewing progress and identifying areas requiring further attention.

The Implementation Monitoring and Evaluation Division (IMED) regularly monitors social security programmes financed through the development budget. Programmes funded exclusively through the revenue budget remain outside its formal mandate, however, leaving a substantial part of the social protection portfolio beyond its routine monitoring coverage. Extending IMED’s mandate to include selected revenue-funded programmes could provide a more comprehensive basis for programme assessment, although this would require an appropriate amendment to its Allocation of Business. The Cabinet Division may also consider using evidence from monitoring, reviews and ministry consultations more systematically to identify implementation constraints and provide timely direction

Action Plan Phase II also supported broader institutional capacity development at national and subnational levels. More than 20 capacity-building training programmes were conducted for thematic clusters, alongside district-level activities intended to strengthen Divisional, District and Upazila Management Committees. Training was also provided to Union Parishad chairpersons, secretaries and members, with particular attention to targeting and beneficiary selection. These initiatives expanded awareness of implementation responsibilities, although further capacity development would benefit from a more specialised and continuous approach, closely linked to DSR

implementation, beneficiary verification, grievance redress, cluster reporting and results-based monitoring.

The Local Government Division (LGD) and local government Institutions (LGIs) continue to provide logistical and operational support for programme delivery at the local level. Their proximity to communities gives them an important role in beneficiary identification, grievance resolution and verification of local circumstances. In collaboration with line ministries, stronger use of community participation and clearer local procedures could improve targeting and help identify both eligible households that remain uncovered and recipients whose circumstances require review. This would need to be supported by transparent criteria, appropriate safeguards and reliable links with national information systems.

Social protection has also gained greater recognition within public administration training. Relevant sessions have been incorporated or proposed for institutions including the Bangladesh Public Administration Training Centre, the Bangladesh Civil Service Administration Academy and the Bangladesh Institute of Administration and Management. This represents a useful step towards embedding social protection knowledge within the civil service. The practical value of such training will depend on whether it extends beyond general orientation and equips officials with operational knowledge of targeting, digital systems, citizen engagement, grievance management and performance monitoring.

Several complementary actions helped widen the enabling environment for institutional reform. Two national conferences and one national workshop were organised during Phase II, bringing together policymakers, implementing agencies, development partners, experts, and field-level officials. The Economic Relations Division (ERD), Ministry of Finance, continued to publish reports on external resource flows for externally financed development projects, while the Finance Division's Social Protection Budget Report, introduced from FY2023–24, has improved the presentation of information on programmes, financing, MIS, and G2P payment progress. Development partner engagement also expanded after COVID-19 through budget support, policy-based lending, technical assistance, and external resources supporting ongoing reform priorities.

The Action Plan further incorporated social protection commitments into wider government performance-management arrangements. Relevant actions were included in the Annual Performance Agreement framework before its replacement by the Government Performance Monitoring System in August 2025. The transition provides an opportunity to link social protection reforms with a more continuous and results-oriented system of institutional performance management. Realising this potential will require a focused set of measurable commitments, clear assignment of responsibility and regular review of implementation progress..

Table 6.4 Mapping of the role of different ministries/bodies under the CMC-led cluster coordination approach

Institution/committee	NSSS role in implementation arrangements	Selected achievements and implementation challenges
Advisory Council/Cabinet Committee	Provide executive oversight and high-level policy direction. Review major programmes and allowance schemes. Determine benefit levels and budget priorities.	Achievements Continued to approve annual budget allocations and benefit rates. Implementation issues / priorities The prescribed twice-yearly meeting schedule has generally not been maintained, with meetings typically held once a year. More regular meetings would allow closer strategic review.
Central Management Committee (CMC) on Social Security Programmes	Approve action and implementation plans and new programme designs. Coordinate across ministries and address cross-cutting implementation issues. Review programme performance and NSSS progress. Provide central oversight of programme MIS and databases. Report implementation progress to the Cabinet Committee.	Achievements Coordinated preparation and consolidation of Action Plan Phase II. Reviewed social security budgets and fiscal projections. Promoted NID-based verification and measures to reduce duplication and double receipt of benefits. Advanced adaptive and shock-responsive social protection. Implementation issues / priorities Consultations with ministries indicated scope for more sustained CMC follow-up. The present meeting frequency may constrain timely problem-solving and close monitoring of agreed actions.
Cabinet Division	Coordinate approval of social security policies and action plans. Provide technical, advisory, administrative, financial and logistical support to the CMC.	Achievements Coordinated preparation of the NSSS Action Plan in 2018. Undertook the NSSS Mid-Term Implementation Review. Initiated and is overseeing the NSSS Final Review. Implementation issues / priorities Assess implementation challenges in various areas and provide directions for improvement.
Field administration: Divisional Commissioners, Deputy Commissioners and Upazila Nirbahi Officers	Coordinate social security programmes at divisional, district and upazila levels.	Achievements More than 500 field officials were trained in NSSS service delivery. An overview of the NSSS was incorporated into the curriculum of the Bangladesh Civil Service Administration Academy. Implementation issues / priorities Infrastructure and readiness for MIS and GRS operation vary across regions. More specialised and continuing capacity development is required.

Institution/committee	NSSS role in implementation arrangements	Selected achievements and implementation challenges
General Economics Division (GED)	Undertake results-based M&E and prepare annual system-level reports. Draft social security policies for consideration by the Cabinet Division. Align social security plans and policies with Five-Year Plans and other national strategies.	Achievements Social security policies have been regularly reviewed and aligned with national plans and strategies. Implementation issues / priorities The results-based M&E report for FY2024–25 was not prepared, interrupting the intended annual reporting cycle.
Implementation Monitoring and Evaluation Division (IMED)	Monitor and evaluate implementation of public projects and programmes.	Achievements Regularly monitors social security programmes financed through the development budget. Implementation issues / priorities Its current mandate does not extend to social security programmes financed through the revenue budget. Expanding coverage would require amendment of IMED's Allocation of Business by the Cabinet Division.
Statistics and Informatics Division (SID)	Develop, maintain and update the national beneficiary database.	Achievements Completed data collection for the National Household Database (NHD). Implementation issues / priorities The NHD could not be operationalised. A regular mechanism for updating the database, including periodic surveys, has yet to be established. Taking a meaningful role in improving the beneficiary selection process and verifying the targeting errors. No dedicated survey of social protection beneficiaries is currently in place.
Finance Division	Approve and disburse publicly financed social security budgets. Track financial delivery.	Achievements Several programmes have been integrated into the G2P module, enabling improved tracking of financial delivery. Implementation issues / priorities Allocating more resources to cover all eligible beneficiaries under different social protection schemes
Local Government Division (LGD)	Support beneficiary identification through LGIs and community participation. Assist with grievance and dispute resolution. Support ministries in local programme delivery.	Achievements LGIs provide logistical and operational support for delivery of social security programmes. Implementation issues / priorities In collaboration with various line ministries, taking a more proactive role in improving beneficiary targeting, including making use of greater community participation at the local level.

Note: CMC = Central Management Committee; FY = fiscal year; G2P = government-to-person; GED = General Economics Division; GRS = grievance redress system; IMED = Implementation Monitoring and Evaluation Division; LGD = Local Government Division; LGI = local government institution; M&E = monitoring and evaluation; MIS = management information system; NHD = National Household Database; NID = National Identification; NSSS = National Social Security Strategy; SID = Statistics and Informatics Division.

Source: Compilation using information from SSPS documents and key informant interviews (KIIs),

Table 6.5 summarises the responsibilities of the principal institutions within the CMC-led coordination framework, together with the main achievements and implementation issues observed during Action Plan Phase II. It highlights the allocation of cross-cutting functions that influence system performance, including executive oversight, inter-ministerial coordination, monitoring, field administration, data management and programme delivery. Table 6.6 complements this institutional mapping by presenting progress against selected Action Plan indicators related to the coordination mechanism.

Overall, the cross-cutting reform agenda recorded meaningful progress in institutional capacity development, field-level training, public reporting, integration of social protection into civil-service curricula, engagement with development partners, digital payment tracking and preparatory work in selected reform areas. Progress was generally more evident where activities could be advanced through training, reporting, workshops and administrative preparation. Reforms requiring sustained coordination, changes in established procedures or system-wide operational integration progressed more gradually. This pattern underscores the importance of stronger follow-up, clearer institutional ownership and regular monitoring to translate preparatory achievements into more consistent implementation outcomes.

Table 6.5 Implementation progress of the CMC-led coordination mechanism

Activity	Performance indicator	Timeframe	Lead agency	Implementation status
Organise regular CMC meetings	At least two meetings annually	Continuous	Cabinet Division	Fifteen meetings were held during Phase I and five after approval of Action Plan Phase II. Meeting frequency in Phase II fell below the annual target, partly reflecting COVID-19, the national election and political disruption in July-August 2024.
Follow up implementation of CMC decisions	Progress reviewed through CMC and focal-point meetings	Continuous	Cabinet Division	Implementation was reviewed through CMC and focal-point meetings. Less regular meetings during Phase II, however, reduced the continuity of follow-up and timely resolution of implementation issues.

Activity	Performance indicator	Timeframe	Lead agency	Implementation status
Integrate social protection reforms into the APA	Reform plan incorporated into the APA	Dec 2022	Cabinet Division	Social protection actions were incorporated into the APA. The APA was replaced by the GPMS in August 2025, creating an opportunity to embed reforms within a more dynamic and results-oriented performance framework.
Oversee reform implementation through a second MTR	Second MTR commissioned	Dec 2023	Cabinet Division	An independent MTR assessed implementation under Phase I. A second MTR was not undertaken; instead, the Cabinet Division commissioned the ongoing independent Final Review of the NSSS.
Build capacity of thematic clusters	At least two training programmes annually	Continuous	Cabinet Division	More than 20 capacity-building programmes were delivered during Phase II. Future training could be more closely aligned with priority reforms, while structured induction for newly appointed NSSS focal points remains limited.
Strengthen field-level management committees	Training in at least 10 districts annually	Continuous	Cabinet Division	Training was conducted across all districts for DivMCs, DMCs and UMCs. UP chairpersons, secretaries and members also received training, with emphasis on targeting and beneficiary selection.
Organise dialogue with DPs and NGOs	At least one national dialogue or conference annually	Continuous	Cabinet Division	Two national conferences and one workshop were organised during Phase II, bringing together policymakers, practitioners, experts and field officials. These events supported broad engagement, although the annual target was not met throughout the period.
Broaden social security content in public-administration curricula	Additional sessions included	Dec 2022	MoPA	Additional social security sessions were scheduled for inclusion in the curricula of BPATC, the BCS Administration Academy and BIAM.
Develop coordination and monitoring arrangements for workplace childcare	Monitoring guidelines available	Jan 2024	MoWCA	The Day Care Act 2021 was enacted and draft Day Care Rules 2022 were prepared. The Rules remain under revision, and formal monitoring guidelines for workplace childcare have yet to be finalised.

Activity	Performance indicator	Timeframe	Lead agency	Implementation status
Publish reports on government achievements in social security	Annual reports, including external resource flows, published	Continuous	ERD	ERD regularly reports external resource flows for externally financed projects, including social protection. Since FY2023-24, the Finance Division has also published the Social Protection Budget Report, covering programmes, MIS, G2P payments and financing.
Coordinate with DPs to mobilise resources	External assistance mobilised for NSSS-related projects	Continuous	ERD	Development-partner engagement expanded after COVID-19. The World Bank, ADB, IMF, EU and Germany provided budget support or policy-based lending, while FCDO, DFAT, UNICEF, WFP, ILO and GIZ supplied technical assistance and other external resources.

Note: ADB = Asian Development Bank; APA = Annual Performance Agreement; BCS = Bangladesh Civil Service; BIAM = Bangladesh Institute of Administration and Management; BPATC = Bangladesh Public Administration Training Centre; CMC = Central Management Committee; DFAT = Department of Foreign Affairs and Trade; DivMC = Divisional Management Committee; DMC = District Management Committee; DP = development partner; ERD = Economic Relations Division; EU = European Union; FCDO = Foreign, Commonwealth & Development Office; G2P = government-to-person; GIZ = Deutsche Gesellschaft für Internationale Zusammenarbeit; GPMS = Government Performance Monitoring System; ILO = International Labour Organization; IMF = International Monetary Fund; MIS = management information system; MoPA = Ministry of Public Administration; MoWCA = Ministry of Women and Children Affairs; MTR = Mid-Term Review; NGO = non-governmental organisation; NSSS = National Social Security Strategy; UMC = Upazila Management Committee; UNICEF = United Nations Children's Fund; UP = Union Parishad; WFP = World Food Programme.

Source: Author's compilation based on the NSSS Action Plan Phase II, CMC records, information provided by responsible ministries and divisions, and key informant interviews.

6.2.3 Operational constraints and emerging lessons

Experience under Action Plan Phase II confirms the importance of the CMC-led cluster mechanism as a platform for social protection governance. It has supported high-level coordination, preparation and review of action plans, technical consultation, capacity development, digital verification initiatives and policy dialogue. Its contribution has been less pronounced where implementation depended on sustained coordination or negotiation across ministries, changes in programme responsibilities, consolidation of schemes or alignment of delivery arrangements. The evidence therefore points to a distinction between coordinating reform processes and managing the implementation of complex, cross-institutional reforms.

- The functioning of the thematic clusters varied over the implementation period. Differences in meeting regularity, documentation and follow-up affected the continuity of engagement, particularly where progress required repeated technical discussion and agreement among several institutions. Cluster activity appears to have been more effective when linked to a

clearly defined issue or output, rather than serving primarily as a forum for information exchange.

- Continuity of institutional knowledge also emerged as an important consideration. Frequent transfers of focal persons disrupted follow-up, especially when incoming officials had limited familiarity with earlier CMC decisions, cluster responsibilities and Action Plan commitments. Training activities helped broaden awareness, but institutional memory continued to depend substantially on the experience and initiative of individual officials. This reduced consistency across institutions and over time.
- A further lesson concerns the nature of cross-ministerial reform. Clusters were generally able to review ongoing activities and share implementation information, but reforms involving programme mandates, financing arrangements, beneficiary transition or administrative control proved more difficult to advance. Such measures often extended beyond the authority of a single lead ministry and required agreement across several institutions. This helps explain why reforms implemented within existing ministerial structures generally progressed more readily than those requiring redistribution of responsibilities or system-wide integration.

The transition from the Annual Performance Agreement to the Government Performance Monitoring System also has implications for the future monitoring of social protection reform. It creates scope for closer alignment between institutional responsibilities, measurable outputs and implementation review. The experience of Action Plan Phase II nevertheless indicates that the effectiveness of such arrangements will depend on the quality of indicators, clarity of institutional responsibility and consistency of follow-up.

Overall, the CMC-led mechanism provided a necessary institutional foundation for Action Plan Phase II and maintained social protection reform as a shared government agenda. At the same time, the implementation experience reveals continuing differences between policy coordination, administrative preparation and the delivery of structural reforms. These findings provide the analytical basis for considering how the institutional framework may be strengthened in the subsequent recommendations chapter.

6.3 Single Registry MIS and Programme MIS Digitisation

The Single Registry Management Information System (MIS) is a central component of the institutional reform agenda set out in the NSSS. It was conceived not as a single database replacing programme-level systems, but as a platform connecting the MISs maintained by implementing ministries. Under this arrangement, ministries retain responsibility for scheme-level beneficiary records, while the Single Registry supports cross-programme verification, information exchange and consolidated analysis. This architecture is intended to strengthen beneficiary identification, reduce duplicate or overlapping benefits, support more accurate payments, and generate information for programme management and monitoring (GED, 2015; Cabinet Division & GED, 2020).

The effectiveness of this arrangement depends on the interaction of several distinct systems. Programme MISs manage enrolment, beneficiary records and scheme administration. The Single Registry provides a common information and validation layer across programmes. The Social Protection Budget Management Unit MIS (SPBMU-MIS) links programme information more closely with financial administration, while iBAS++ supports budget execution and payment processing. When these systems are connected and routinely updated, they provide a stronger basis for verification, payment reconciliation, monitoring and operational follow-up (Bourgeois, 2014; Cabinet Division & GED, 2020).

6.3.1 Progress on the Single Registry architecture

Action Plan Phase II marked a shift from the conceptual development of a Single Registry towards the establishment of an operational digital architecture. The Finance Division developed and piloted SPBMU-MIS, following which the Single Registry MIS was rolled out nationally, with technical support from the European Union. These developments created a more standardised basis for linking beneficiary information with budget administration, payment preparation and transaction monitoring. The operationalisation of the ADP-RADP Management System 2.0 (AMS 2.0) has also strengthened the wider public financial management environment, although its functions extend beyond social protection.

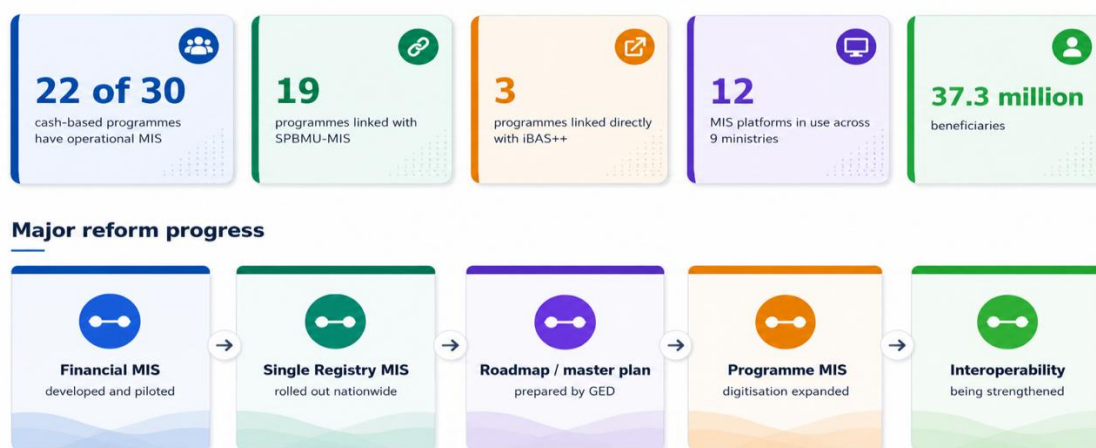
The preparation of the Single Registry MIS Roadmap by the Cabinet Division and General Economics Division (2019) helped clarify the sequencing of platform development and integration. This was necessary because the establishment of a Single Registry involves more than the development of software. It also requires common beneficiary identifiers, agreed data standards, institutional responsibilities, access arrangements, updating procedures and links with programme administration. The emerging architecture follows a decentralised model in which programme data remain under the management of the responsible ministries and divisions. The central platform connects these programme-level systems for verification, financial processing and consolidated reporting. This design accommodates differences among programmes while providing a basis for greater coherence across the social protection system. It also means, however, that the performance of the Single Registry depends substantially on the coverage, functionality and regular updating of the underlying programme MISs.

6.3.2 Programme digitisation, interoperability and payment integration

Following the Single Registry MIS Roadmap, programme-level MIS digitisation advanced substantially during Action Plan Phase II, although coverage remained incomplete. In FY2025-26, MIS is operational for 22 of the 30 cash-based social protection programmes. Among these, 19 schemes are integrated with the SPBMU-MIS, while three are linked directly to iBAS++. Four ministries, MoSW, MoWCA, MoLWA and MoDMR, operate their own programme-specific MISs, while the Finance Division manages MIS platforms for five departments/ministries. Overall, 12 MIS platforms are currently in use across nine ministries. The Single Registry MIS covered 27.7 million beneficiaries of

cash-based social protection programmes in 2025-26. This shows that the reform has moved beyond piloting and is now operational across a large part of the cash-transfer portfolio.

Figure 6.3 Progress towards Single Registry MIS



Progress has varied across implementing institutions. MoSW digitised its principal allowance programmes within a more consolidated MIS structure, including migration of legacy beneficiary records and integration of grievance redress functions. MoWCA linked the Mother and Child Benefit Programme and Vulnerable Women’s Benefit MISs with the Single Registry and the NID database. These systems also support online applications and electronic processing of beneficiary information.

The Ministry of Primary and Mass Education operates an online system linked with SPBMU-MIS and iBAS++, supporting the transfer of stipends through mobile financial service accounts. Under the Ministry of Disaster Management and Relief, MISs have been developed for the Employment Generation Programme for the Poorest (EGPP) and EGPP+, although some other cash and workfare programmes remain outside the digital architecture. The Ministry of Liberation War Affairs maintains separate systems for different beneficiary categories, which support programme administration but provide more limited scope for unified reporting.

Interoperability has extended beyond links between programme MISs and financial systems. Application programming interfaces allow selected programme databases to verify identity information, check mobile numbers and payment accounts, and exchange data with telecommunications and financial service providers. The Mother and Child Benefit Programme (MCBP) has also piloted links with health information for pregnancy verification and with birth registration records maintained by the Office of the Registrar General of Birth and Death Registration (ORGBDR). These linkages are particularly relevant for programmes whose eligibility conditions cannot be established from a single administrative database.

Integration with payment systems has strengthened the connection between beneficiary administration and benefit delivery. Digital linkages enable payment requests to be processed, transactions to be traced and unsuccessful transfers to be identified for follow-up. They also provide a basis for reconciling payroll information with payments credited to beneficiary accounts. Programmes that remain outside these arrangements, however, continue to limit consolidated monitoring of financial delivery across the full cash-transfer portfolio.

The Single Registry dashboard has further expanded the analytical use of programme information by presenting data on allocations, expenditure, intended beneficiaries, lifecycle categories, thematic clusters, gender and geographical distribution. Integration with grievance redress systems has also widened the role of MISs beyond enrolment and payment processing. The available evidence nevertheless suggests variation in the functionality and maturity of programme platforms. Operational coverage, therefore, should be assessed not only by whether an MIS exists, but also by the extent to which it supports updating, verification, payments, grievance handling and programme-level reporting.

On the whole, Action Plan Phase II produced significant gains in programme digitisation and financial integration. The strongest progress occurred among major cash programmes with established administrative systems and technical support. At the same time, incomplete programme coverage, separate platforms and differences in interoperability mean that the digital system has not yet achieved uniform functionality across the social protection portfolio. These implementation patterns provide an important basis for assessing data governance and institutional capacity in the following subsection.

6.3.3 Data governance, updating and institutional capacity

As digital coverage has expanded, the assessment increasingly concerns not only whether programme MISs exist, but also how reliably their information is maintained, exchanged and used. The available evidence indicates differences across programmes in updating arrangements, interoperability and reporting functionality. It does not, however, permit a systematic assessment of the accuracy, completeness or timeliness of beneficiary records across the full social protection portfolio. The existence of an operational MIS should therefore be distinguished from consistent data quality and effective use of the system.

Linkages with the NID database, birth registration records, health information and payment-service providers have strengthened the scope for beneficiary verification. Planned connections with other administrative databases could further support eligibility assessment and the identification of duplicate or inconsistent records. The effectiveness of such arrangements nevertheless depends on the reliability of the source databases, the accuracy of data-matching procedures and clear institutional responsibility for reviewing and correcting discrepancies.

Greater interoperability also brings data-governance considerations into sharper focus. Information exchange across ministries and external service providers requires agreed protocols governing

access, use, correction and retention of beneficiary data. Appropriate privacy safeguards, access controls and audit trails are similarly important as the volume and sensitivity of information increase. The evidence reviewed for this chapter does not provide a comprehensive basis for assessing whether these arrangements are applied consistently across all linked systems and a complete assessment of this will be purview of the scope of the work.

The decentralised architecture allows implementing ministries to retain responsibility for their own programme data while participating in the wider Single Registry framework. This supports programme ownership and accommodates differences in administrative requirements. At the same time, the operation of 12 MIS platforms across nine ministries and departments, together with separate systems for some beneficiary categories, creates challenges for consistent reporting and system-wide analysis. The practical value of the Single Registry consequently depends on the degree of standardisation and interoperability achieved across the underlying platforms.

Institutional capacity also varies among implementing agencies. Technical support from development partners has contributed to the development and operation of several systems. Such assistance has facilitated implementation, although the extent to which technical functions have been embedded within permanent staffing, operating procedures and regular maintenance arrangements differs across institutions.

Action Plan Phase II, therefore, established a substantial digital foundation for social protection administration. However, the system maturity cannot be assessed solely through the number of programmes connected. Routine updating, the reliability of source data, common standards, institutional ownership, and the governance of information exchange remain central to the effective functioning of the Single Registry. Table 6.7 presents a consolidated assessment of progress against the Action Plan Phase II indicators relating to the development of the Single Registry, programme-level MIS digitisation, interoperability and payment integration.

Table 6.6 Implementation status of the Single Registry MIS

Activity	Indicator and timeframe	Lead institution	Implementation status
Develop and pilot the financial MIS	Financial MIS developed and pilot-tested Completed	Finance Division	MIS was developed and tested; AMS 2.0 was operationalised. SPBMU-MIS was also developed and piloted for social protection administration and monitoring.
Roll out the financial MIS and integrate it with the Single Registry	Nationwide rollout Completed	Finance Division	Following the pilot, the Single Registry MIS was rolled out nationally.
Prepare a master plan for the Single Registry MIS	Master plan prepared December 2022	GED	A Single Registry Roadmap was prepared with SSPS technical support and participation from key ministries and divisions.
Establish online MISs for major programmes	Major programmes digitised July 2023	Line ministries and divisions	In FY2025-26, MISs were operational for 22 of 30 cash-based programmes: 19 linked to SPBMU-MIS and three directly to iBAS++. Twelve MIS platforms operated across nine ministries and departments.
Improve online self-enrolment and beneficiary selection through database integration and regular capacity development	Interdepartmental arrangements established July 2024	MoWCA	MCBP and VWB MISs were linked to the NID database, supporting online applications and verification. MCBP also piloted links with health data for pregnancy verification and ORGBDR birth-registration records.
Operationalise and strengthen the DWA MIS unit	Human and technical resources in place December 2023	MoWCA / DWA	WFP and UNICEF provided MIS officers and IT interns on a pilot basis. MoWCA has begun developing in-house technical capacity, although permanent staffing arrangements remain under development.

Activity	Indicator and timeframe	Lead institution	Implementation status
Enable authorised interdepartmental access to relevant MIS data	Data-sharing arrangement established July 2024	MoLE	The Central Fund, DIFE and EIS signed an MoU to use LIMA for data sharing and operational coordination.
Link programme MISs with cash-disbursement systems	MIS linked with SPBMU-MIS December 2023	MoPME and other implementing agencies	Twenty-two cash-based programmes were linked to digital disbursement: 19 through SPBMU-MIS and three directly through iBAS++. MoPME's stipend MIS supports transfers to MFS accounts.

Note: Implementation status reflects evidence available for the Final Review. "Completed" indicates that the specified output was delivered; "substantial progress" denotes broad implementation with remaining coverage or functionality gaps; and "partial progress" or "in progress" indicates that key elements remain under development. AMS 2.0 = ADP-RADP Management System 2.0; DIFE = Department of Inspection for Factories and Establishments; DWA = Department of Women Affairs; EIS = Employment Injury Scheme; GED = General Economics Division; iBAS++ = Integrated Budget and Accounting System; LIMA = Labour Inspection Management Application; MCBP = Mother and Child Benefit Programme; MFS = mobile financial services; MIS = Management Information System; MoLE = Ministry of Labour and Employment; MoPME = Ministry of Primary and Mass Education; MoU = memorandum of understanding; MoWCA = Ministry of Women and Children Affairs; NID = National Identification; ORGBDR = Office of the Registrar General of Birth and Death Registration; SPBMU-MIS = Social Protection Budget Management Unit MIS; SSPS = Social Security Policy Support; VWB = Vulnerable Women Benefit; WFP = World Food Programme.

Source: Assessment based on NSSS Action Plan Phase II, administrative information from implementing ministries and divisions, and consultations undertaken for the NSSS Final Review.

6.4 Strengthening Government-to-Person (G2P) Payment Systems

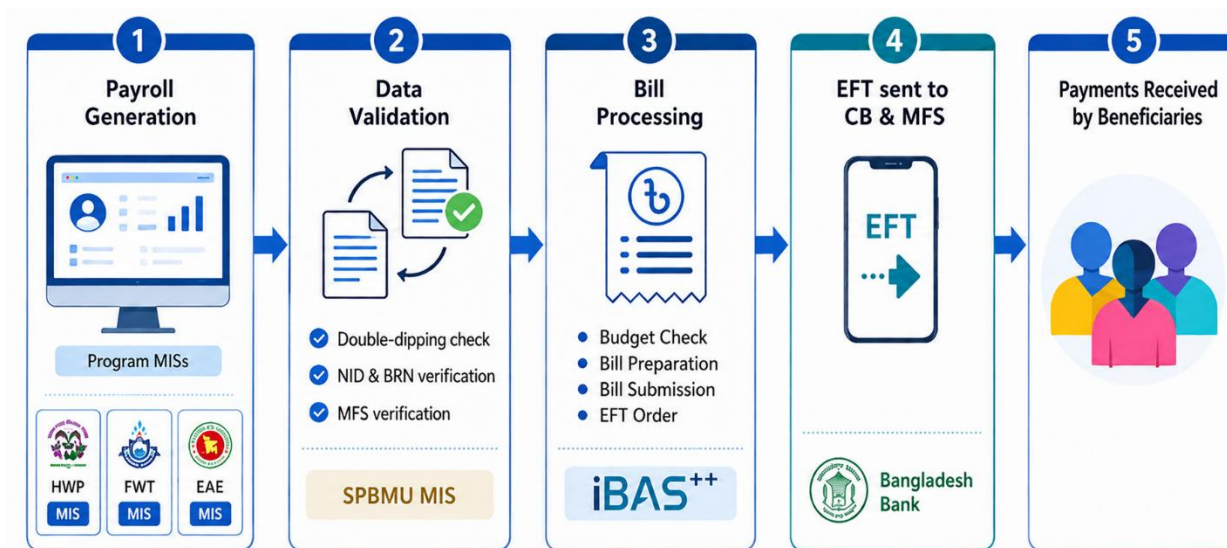
The NSSS identified Government-to-Person (G2P) payments as a major institutional reform for improving the delivery of cash-based social protection. The reform was intended to move benefit delivery away from payment chains involving multiple administrative layers and manual handling towards direct, rules-based and traceable transfers from the public treasury to verified beneficiary accounts. By reducing the number of intermediaries, G2P can strengthen payment integrity, improve predictability, reduce leakage risks, and lower the time and costs beneficiaries incur in receiving support, provided that accessible and reliable financial channels are available (General Economics Division, 2015; Cabinet Division, 2022).

Digital transfer, however, is only one part of an effective payment system. Performance depends on the full delivery chain: accurate and regularly updated payrolls, correct matching of beneficiaries with payment accounts, timely release and settlement of funds, adequate service-provider coverage and liquidity, clear communication of payment status, and prompt reconciliation of failed or returned transactions. Financial inclusion also requires that beneficiaries are able to access, use and control their accounts safely and at reasonable cost.

The NSSS set out the policy direction for reviewing existing payment mechanisms and relevant international experience before expanding digital transfers. Action Plan Phase II translated this direction into a sequenced set of performance indicators. These included completion of the payment-system review, development of the digital payment architecture, piloting for core cash-transfer programmes, extension of G2P to all cash-based programmes, continuous system maintenance, coordination with financial service providers and Bangladesh Bank to reduce payment bounce-backs, beneficiary sensitisation on financial inclusion procedures, and the introduction of standard operating procedures for timely disbursement (Cabinet Division, 2022).

The Finance Division provides the central architecture for this reform. It connects programme-level MISs with iBAS++ and G2P payment processes, validates beneficiary records using National ID (NID) and, where relevant, birth registration numbers, and supports payment processing, reconciliation and transaction monitoring. This arrangement places responsibility for programme-level data and payroll preparation with implementing ministries, while the central financial system provides a common channel for verification, fund release and payment oversight.

Figure 6.4 G2P payment process



Source: Based on the Social Security Budget report 2026-27, Finance Division (2026).

6.4.1 Implementation progress against Action Plan Phase II

. Under Action Plan Phase II, the Finance Division reviewed the payment system, designed the digital architecture and established the central arrangements required for electronic disbursement. The initial piloting of G2P for core cash-transfer programmes had already been completed during Action Plan Phase I and was carried forward into Phase II as an established reform foundation. The G2P platform has since been maintained and updated, indicating that digital payment has become a continuing government function rather than a one-off technical initiative.

The Action Plan Phase II envisaged bringing all cash-transfer programmes under G2P by June 2022. This target was not fully achieved within the stipulated timeframe.. At the time of the Final Review, 22 of 30 cash-based programmes were operating through G2P. Digital payment has therefore become the principal disbursement channel for major cash benefits, although eight cash-based programmes remained outside the system. In 2025-26, the G2P payment system delivered payments directly to the accounts of more than 35 million beneficiaries. Verification through NID and registered mobile phone numbers has strengthened the integrity of beneficiary records and helped reduce risks of duplication, fraud and erroneous claims. The implementation record therefore shows substantial expansion, while the universal roll-out commitment remains to be completed.

Progress across ministries has varied according to programme type and administrative readiness.. The Finance Division, MoSW, MoWCA, Ministry of Primary and Mass Education, Secondary and Higher Education Division, Technical and Madrasah Education Division, Ministry of Disaster Management and Relief, Ministry of Liberation War Affairs, Ministry of Labor and Employment, Ministry of Public Administration, Ministry of Cultural Affairs rolled out G2P for their major cash-based programmes.

However, not all cash-based programmes administered by MoDMR are yet integrated to G2P payment system. Several other agencies listed in the Action Plan do not administer cash transfers, making the relevant indicator less applicable to their functions. This is an important qualification for evaluating ministry-level performance and points to the need for more precisely assigned indicators in future action plans.

6.4.2 Operational quality, and remaining gaps

Operational arrangements have also advanced. Continuous system maintenance and updating support compatibility with changing programme requirements. The Finance Division has been continuously upgrading the G2P system, as required, for processing payment requests, tracking bounced-back transactions and monitoring the status of fund transfers to beneficiary accounts. Department of Women Affairs (DWA) has introduced a Standard Operating Procedure under its Detailed Implementation Plan to standardise payment processes and facilitate timely disbursement. These measures address an important aspect of institutionalisation: G2P depends on recurring payroll preparation, validation, fund release, settlement, reconciliation and correction rather than on a one-off technology deployment. Nevertheless, the Action Plan's broad maintenance indicator does not specify measurable standards for system availability, security, reconciliation or payment timeliness, limiting the extent to which operational quality can be assessed.

The commitment to reduce payment bounce-backs has progressed, but remains an area requiring further strengthening. Bounce-backs occur when transfers cannot be credited because of invalid, inactive or mismatched account and identity information. DWA has consulted mobile financial service providers to strengthen integration with the Mother and Child Benefit Programme, while API-based integration was still under development at the time of the review. The Action Plan indicator combined bounce-back reduction with beneficiary awareness, but the available implementation evidence does not establish the extent of reduction achieved or the reach and effectiveness of sensitisation activities..

The expansion of G2P has strengthened the governance of cash-transfer delivery by creating clearer audit trails, standardising disbursement processes and reducing the number of actors involved in handling payments. It has also improved visibility for the Finance Division and implementing ministries over the movement of funds from approved payrolls to beneficiary accounts. Insights from key informant interviews suggest that the use of unique identifiers, such as NID and birth registration numbers, has enabled the government to identify and remove ineligible entries from payrolls, with important fiscal and administrative implications. G2P dashboards also support a gradual shift from manual oversight towards more automated monitoring of disbursement status across programmes..

Several operational issues nevertheless require continued attention. Timely communication of payment status remains important, particularly where delays in SMS notifications affect beneficiaries' ability to confirm receipt of transfers. Slow updating of account information can also contribute to failed payments, especially when beneficiaries change mobile numbers without updating programme records. Key informant evidence also suggests that a considerable number of elderly and vulnerable beneficiaries continue to rely on intermediaries to operate mobile accounts, which may create risks

relating to control, privacy and unauthorised access. These issues underline the importance of beneficiary support, assisted digital access, account-security guidance and responsive grievance handling.

Security and data protection also need to remain central to further G2P development. Issues such as password protection, NID-linked SIM registration, mobile number mismatches and access controls require continued operational attention as the system expands. The planned extension of VWB into urban areas through G2P also illustrates that payment-system progress depends partly on the administrative readiness of the underlying programme. G2P can improve delivery once programme rules, approvals, beneficiary records and implementation arrangements are in place, but it cannot by itself resolve programme-level administrative constraints.

Overall, Action Plan Phase II has established G2P as the principal payment channel for major cash-transfer programmes. The review of payment systems, digital architecture, pilots, system maintenance and SOP-related actions were achieved or substantially advanced. Universal roll-out and systematic reduction of bounce-backs remain priorities for the next phase. The assessment also points to a limitation in the Action Plan's results framework: most indicators measure the existence of architecture, pilots or programme connections, but do not sufficiently assess whether payments are timely, successfully received, affordable, accessible and controlled by the intended beneficiary. Future monitoring should therefore combine system-coverage indicators with measures of payment timeliness, transaction success, beneficiary access, account control, grievance resolution and reconciliation performance.

Table 6.7 Implementation status of G2P payments systems

Activity	Indicator	Time frame	Lead institution	Implementation status
Comprehensive review of payment systems	Review completed	Completed	Finance Division	The review informed the design and scale-up of digital benefit transfers.
Design digital payment architecture	Architecture designed	Completed	Finance Division	A digital architecture was developed to shift social protection payments from manual processes to electronic disbursement.
Pilot G2P for two core cash-transfer programmes	Two programmes piloted	Completed	Finance Division	Initial pilots under Action Plan Phase I (2016–2021) generated operational lessons for later scale-up.
Roll out G2P for all cash-transfer programmes	All cash programmes covered	June 2022	Finance Division	Of 30 cash-based programmes, 22 operate through G2P. In FY2025–26, payments were made directly to more than 35 million beneficiaries, with NID and registered mobile-number verification. Universal coverage remains to be completed.
Maintain and update the G2P system	System maintained	Continuous	Finance Division	The system is regularly maintained and upgraded for operational continuity, security and compatibility with evolving programme requirements.

Activity	Indicator	Time frame	Lead institution	Implementation status
Pilot G2P modalities across line ministries	Pilot completed	December 2023	Line ministries	Nine ministries and departments completed G2P modalities and rolled out digital payments for 22 cash-based programmes. For agencies without cash-transfer programmes, this action is less applicable.
Roll out G2P for major programmes	Major programmes covered	July 2023	Line ministries	Nine ministries and departments, excluding the Finance Division, operate 22 cash-based programmes through G2P. Several other agencies do not manage cash transfers, making this action not applicable to their functions.
Coordinate with financial service providers and Bangladesh Bank to reduce bounce-backs and support beneficiary sensitisation	Bounce-backs reduced; awareness materials disseminated	December 2022	MoWCA / DWA	DWA consulted MFS providers to support MIS integration with MCBP and reduce bounce-backs. API integration is underway. Evidence on the scale of bounce-back reduction and sensitisation coverage remains limited.
Develop and introduce SOP for timely beneficiary payments	SOP available	December 2022	MoWCA / DWA	DWA introduced an SOP under its Detailed Implementation Plan to standardise payment processes and support timely disbursement.

Note: Note: DWA = Department of Women Affairs; G2P = Government-to-Person; MCBP = Mother and Child Benefit Programme; MFS = mobile financial services; MIS = Management Information System; MoWCA = Ministry of Women and Children Affairs; NID = National ID; SOP = Standard Operating Procedure.

Source: Compilation based on Action Plan Phase II and implementation information reviewed for the NSSS Final Review.

6.5 Improving Beneficiary Selection and Targeting

Targeting refers to the set of administrative and community procedures used to identify who should receive welfare support and prevent support reaching those who do not meet eligibility requirements. Even when programmes specify clear criteria, achieving high targeting performance is difficult, especially in systems where coverage is not universal. Where resources are limited and programmes must prioritise some households over others, improving accuracy often brings higher costs including administration, repeated collection of updated information, and the incentives needed to make selection systems work in practice (Coady et al., 2004).

Although social protection programmes usually have very specific selection criteria, achieving a good targeting performance nonetheless is one of the daunting tasks. In practice, it is complex because poverty is multi-dimensional, household circumstances change frequently, and reliable income data are rarely available without detailed registers or regularly updated datasets. Selection systems are further weakened when they rely on outdated databases or infrequent surveys (Kidd et al., 2018). Weak monitoring also increases the risk of moral hazard and rent seeking by both administrators and participants, which can widen mistargeting (Galasso and Ravallion, 2000).

Bangladesh faces persistent targeting errors across social protection programmes. As discussed in Chapter 2, an illustrative example is the old age benefit programme, where a substantial share of eligible elderly do not receive social protection benefits while many recipients do not meet the eligibility criteria. Similarly, it was estimated that around two-third of social protection beneficiaries are neither poor nor vulnerable. Given the government's ambition to expand social security with particular emphasis on poor and vulnerable populations, reducing targeting errors remains central to credibility, equity, and value for money. As part of efforts to reduce fraud and leakage and improve the accuracy of beneficiary records, the government undertook beneficiary verification for social protection programmes administered by the Department of Social Services in November 2023, in line with policy actions under an Asian Development Bank-supported programme. As an initial step, DSS and MoSW conducted a pilot verification of Old Age Allowance beneficiaries during September–December 2025 in eight upazilas, covering one upazila from each administrative division.

The NSSS recognised that beneficiary selection was affected by persistent inclusion and exclusion errors, weaknesses in age and disability verification, and considerable variation in selection practices across programmes. It therefore proposed clearer programme rules, a cross-government review of selection procedures, and the development of a national household database using Proxy Means Test (PMT) scores to support the identification of social protection beneficiaries. At the same time, the strategy acknowledged the limitations of PMT-based assessment and emphasised that household information would need to be updated regularly to reflect changes in poverty, vulnerability and demographic circumstances (General Economics Division, 2015).

Action Plan Phase II translated this reform direction into a set of operational targets. These included updating and disseminating programme selection manuals, making beneficiary lists available online, creating and using a national household database, revising the MCBP and VWB guidelines, linking their MISs with the proposed household database, and developing PMT indicators suited to both rural and urban contexts. The assessment below reviews implementation progress against these indicators and considers the extent to which these reforms have strengthened the coherence, transparency and responsiveness of beneficiary selection across programmes.

6.5.1 Implementation progress against Action Plan Phase II

Against the Action Plan Phase II targets, selection manuals or implementation guidelines were revised for several major programmes, including the Widow Allowance, the Livelihood Improvement Programme for Marginalised People, the Disability Benefit, MCBP, VWB and the Employment Generation Programme for the Poorest (EGPP). The Old Age Allowance manual was revised by DSS and MoSW but had not received Cabinet Division approval at the time of the review. The Ministry of Liberation War Affairs completed the "Order for Distribution of Freedom Fighters' Honorarium 2020," which now serves as the principal reference for selection and benefit rules in that portfolio. The Planning Division also updated its selection procedures. The Ministry of Women and Children Affairs undertook a more extensive revision process. Implementation directives for the Mother and Child

Benefit Programme (MCBP) and Vulnerable Women's Benefit (VWB) were reviewed and approved, with the selection process revision conducted in collaboration with BBS and UNWFP. These revisions included a new cycle enrolment system for VWB, aligned targeting rules with programme MIS design, and clarified how applications should be received, screened, and approved. A campaign strategy and communication materials were prepared and disseminated, with development partner support, to explain eligibility criteria and application procedures to potential beneficiaries.

The target of publishing updated beneficiary lists online was not achieved. However, the lists can be accessed by relevant ministries through programme-level MIS platforms that are integrated with the SPBMU-MIS.

The NSSS emphasised establishing a National Household Database (NHD) to support beneficiary selection through Proxy Means Test (PMT) scores. The Statistics and Informatics Division (SID) was assigned responsibility for conducting a nationwide census to develop the NHD, intended as Bangladesh's first comprehensive social registry drawing on a census of roughly 35 million households and producing PMT scores to strengthen and standardise beneficiary selection across programmes. SID was expected to complete this database by 2017, later revised to July 2018 in Action Plan I, with line ministries then using PMT scores to cross-validate eligibility, including through integration with Civil Registration and Vital Statistics (CRVS). Although the census was completed in 2017, the database was not released. The project underwent multiple revisions but did not deliver an operationally usable output. This experience highlighted that expanding data-driven targeting is not only a technical challenge but also a test of institutional capacity, quality assurance, and accountability across the full data lifecycle.

The NHD target and the related indicators requiring line ministries to use or integrate with it were therefore not achieved. The non-operational NHD also prevented dependent actions, including integration with the MCBP and VWB MISs. Ministries continued to use programme-specific applications, poverty maps, and categorical criteria, preserving differences in intake, assessment and updating rather than establishing the common architecture envisaged by the NSSS.

In the absence of NHD, the MoSW and MoWCA started using PMT for beneficiary selection based on self-reported applicants' data collected during online application process. The MoWCA developed PMT-style indicators, differentiated for rural and urban contexts, for use in MCBP and VWB. These were prepared with inputs from BBS and UNWFP and are now embedded in the digital enrolment process. The self-enrolment process introduced for both programmes allows beneficiaries to register themselves, with the system applying PMT scoring automatically to inform selection decisions. The VWB MIS has been made interoperable with the Widow Allowance MIS to reduce duplicate enrolment across overlapping schemes.

The MoSW has introduced PMT-based scoring in its selection process over the past three years, with applicants assessed through defined parameters that automatically generate a PMT score, which then

informs beneficiary selection. However, a critical constraint is that due to budget limitations, not all eligible applicants can be included, and the budget is allocated based on PMT score ranking.

Other ministries have mainly retained categorical and geographic targeting. The Ministry of Disaster Management and Relief updated its selection manual and uses BBS poverty and vulnerability mapping to allocate resources to districts, after which upazila offices implement selection under the revised guidelines.

Table 6.8 Implementation status of strengthening beneficiary selection

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
Update and disseminate selection-procedure manuals	Circular issued	Dec 2022	Relevant line ministries	Manuals or guidelines have been updated for several major programmes, including Widow Allowance, Livelihood Improvement Programme for Marginalised People, Disability Benefit, MCBP, VWB and EGPP. The Old Age Allowance manual has been revised by DSS and MoSW but awaits Cabinet Division approval. MoDMR has updated the EGPP manual to include climate-adaptive actions. Manuals for some other schemes remain to be updated.
Publish updated beneficiary lists online	Updated list available online	Jun 2024	Relevant line ministries	Beneficiary lists are not publicly available online. Relevant ministries can access programme-level lists through MIS platforms integrated with SPBMU-MIS.
Create Bangladesh Household Database with GIS and socioeconomic information	Database created	Dec 2022	Statistics and Informatics Division (SID)	SID conducted a census covering about 35 million households to develop the NHD. The database could not be released for operational use because of data-quality concerns and the absence of NID integration. In response, the Finance Division, MoSW and MoWCA initiated a Dynamic Social Registry for four programmes, using self-reported applicant data collected online.
Use BBS poverty database when available	Instructions given	Jun 2022	Relevant line ministries	The NHD was not released for use. Some ministries, particularly MoSW, have developed customised selection systems. Applicants submit socioeconomic information online across 41 indicators, which generate a PMT-style poverty score for selection. This approach is expected to be further developed under the Dynamic Social Registry.

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
Review, update and disseminate MCBP and VWB implementation guidelines	MCBP and VWB guidelines available	Dec 2022	Ministry of Women and Children Affairs (MoWCA)	MoWCA approved the MCBP implementation directive, VWB targeting guidelines and a new VWB enrolment system in 2024. The VWB MIS is interoperable with the Widow Allowance MIS, supporting duplicate-benefit checks. With WFP support, MoWCA prepared communication materials, upgraded web infrastructure for the 2023-24 VWB cycle, refined system design and developed a mobile application for online and offline service delivery.
Integrate MCBP and VWB MISs with BBS database/NHD when available	BBS database integrated and used for selection	Continuous	Ministry of Women and Children Affairs (MoWCA)	The SID-led NHD is not operational and is not currently used for beneficiary selection in social protection programmes. The planned integration of MCBP and VWB MISs with the NHD therefore could not proceed.
Develop PMT-based verifiable indicators to reduce inclusion and exclusion errors	Rural and urban indicators prepared	Jan 2022	Ministry of Women and Children Affairs (MoWCA)	MoWCA developed PMT indicators for MCBP and VWB, with technical support from BBS and WFP. The indicators are designed to support beneficiary identification in both rural and urban contexts.

Note: BBS = Bangladesh Bureau of Statistics; DSS = Department of Social Services; EGPP = Employment Generation Programme for the Poorest; GIS = Geographic Information System; MCBP = Mother and Child Benefit Programme; MIS = Management Information System; MoDMR = Ministry of Disaster Management and Relief; MoSW = Ministry of Social Welfare; MoWCA = Ministry of Women and Children Affairs; NHD = National Household Database; NID = National ID; PMT = Proxy Means Test; SID = Statistics and Informatics Division; SPBMU-MIS = Social Protection Budget Management Unit MIS; VWB = Vulnerable Women Benefit; WFP = World Food Programme.

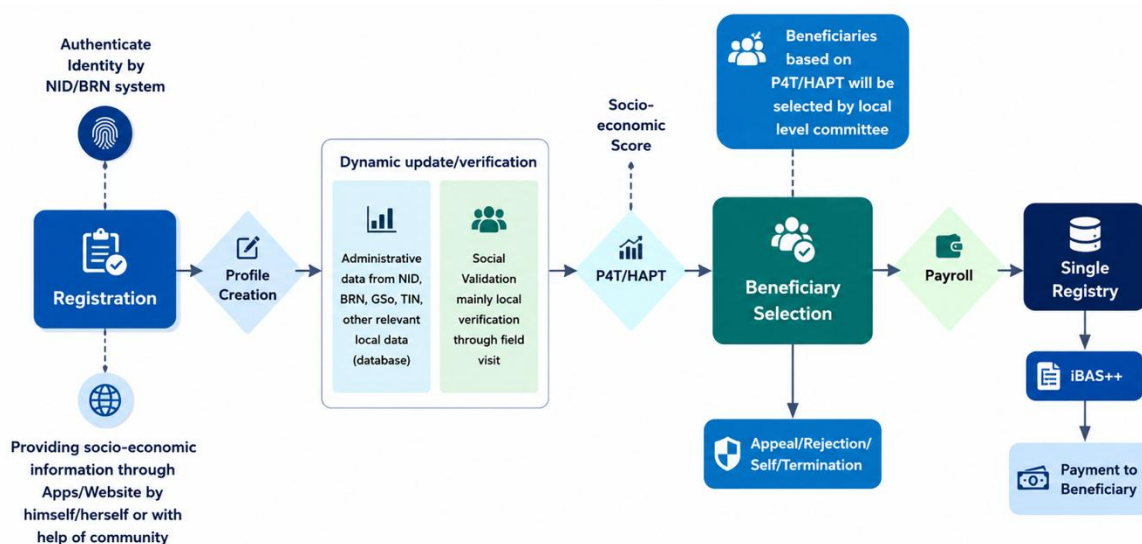
Source: Author's assessment based on NSSS Action Plan Phase II and implementation information compiled for the Final Review.

Following the non-operationalisation of the National Household Database, the government initiated the development of a Dynamic Social Registry for selected social protection programmes. Unlike a census-based database that is updated only through periodic data collection, the DSR is designed to allow on-demand registration and regular updating of household information. Households would be able to apply for assistance or report changes in their circumstances, while information from programme MISs and other administrative databases could be used to verify and update their records. The DSR is therefore intended to function as an intake, registration and socioeconomic-assessment system, complementing the Single Registry functions used for beneficiary administration, duplication checks and payment processing (Finance Division, 2026).

The institutional arrangements for the DSR were formalised through a Cabinet Division circular issued on 3 February 2025. The Central Management Committee on Social Security provides overall oversight, while a Steering Committee chaired by the Secretary (Coordination and Reforms), Cabinet Division, is responsible for strategic direction. An implementation unit within the Finance Division is expected to manage system development, server administration, maintenance and interoperability. Corresponding implementation units are also envisaged in participating ministries and agencies for programme-level data management and updating. A Coordination Committee within the Social Protection Budget Management Unit is intended to support inter-ministerial coordination and resolve implementation issues.

Implementation is being supported through the World Bank-financed Strengthening Social Protection for Improved Resilience, Inclusion and Targeting project. The initial rollout is planned in eight upazilas and covers four programmes: the Old Age Allowance, the Allowance for Widows and Husband-Deserted Women, the Allowance for Persons with Disabilities, and the Mother and Child Benefit Programme. This phased approach provides an opportunity to test registration procedures, interoperability, field verification, scoring methods and institutional responsibilities before wider expansion. At the time of the Final Review, however, these arrangements were still at the development and pilot-preparation stage rather than operating as a nationwide targeting system.

Figure 6.5 Proposed design of DSR



Source: Based on the Social Security Budget Report 2026-27, Finance Division (2026).

Potential applicants are expected to register through a central digital portal or mobile application, either independently or with assistance from social workers, community-level agents or designated service points. The system is intended to support both new applications and updates to existing household records. This is relevant for households whose poverty or vulnerability status changes because of ageing, disability, childbirth, death, migration, employment loss, income changes or

exposure to shocks. For this function to operate effectively, registration will need to remain continuously accessible rather than being limited to periodic programme enrolment cycles.

The DSR is also designed to verify self-reported information through interoperability with administrative databases. Existing application programming interface connectivity covers systems associated with iBAS++, NID, birth registration, taxpayer identification, mobile financial services and telecommunications verification. The government also plans to establish priority linkages with databases on land ownership, electricity consumption, expatriate workers, farmers and Trading Corporation of Bangladesh (TCB) beneficiaries. These linkages could support identity verification, household profiling, duplication checks and assessment of socioeconomic conditions. Their use for eligibility decisions will require clearly defined data fields, update schedules, matching protocols and procedures for resolving inconsistent records.

Following registration and verification, household information would be analysed against the eligibility rules of individual programmes. The proposed system can use household characteristics and administrative information to generate a Proxy Means Test (PMT) or Household Means Test (HMT) score, while also considering programme-specific categorical criteria. The registry is intended to support analysis by gender, age, disability and geographic location. Field verification by social workers and review by local committees would provide an additional check on information that cannot be verified digitally. The respective roles of automated scoring, administrative verification and local review will need to be specified to ensure that local validation corrects data or model errors without reintroducing unrestricted discretion into the selection process.

The DSR is also intended to support adaptive social protection. By maintaining records on applicants and potentially eligible households in addition to current beneficiaries, the system could facilitate vertical expansion through temporary increases in benefit levels or payment frequency, and horizontal expansion through the enrolment of households affected by floods, cyclones, economic disruptions or other shocks. This function depends on the registry containing sufficiently current information before a shock occurs and on programmes having predefined eligibility, financing and activation arrangements. The existence of a registry alone would not ensure a timely response unless these operational conditions are established.

However, assisted and offline registration will be necessary for people living in areas with weak connectivity and for applicants with limited literacy, digital access or mobility. Data-sharing arrangements must specify institutional responsibilities, permissible uses, access controls, retention rules and procedures for correcting inaccurate information. Applicants should also be able to review their records, understand the basis of an eligibility decision, submit corrections and appeal a rejection. Regular data-quality audits, cybersecurity controls and monitoring of inclusion and exclusion errors will be required to determine whether the DSR improves beneficiary selection in practice. The effectiveness of the system should therefore be assessed through targeting outcomes and

accessibility, rather than through the completion of software development and database linkages alone.

6.6 Strengthening the Grievance Redress System (GRS)

A grievance redress system provides applicants, beneficiaries and other citizens with a formal administrative channel to report errors or misconduct in beneficiary selection, payment and service delivery, seek correction of programme records, and appeal decisions where applicable. Within the NSSS institutional reform framework, the GRS was intended to complement beneficiary-selection, MIS and G2P reforms by establishing a documented and time-bound process through which programme users could challenge administrative decisions and implementing agencies could identify recurring delivery problems. Its effectiveness therefore depends not only on the availability of a portal or designated officer, but also on accessible complaint channels, linkage with relevant programme information, clear responsibility for resolution, escalation and appeal procedures, and communication of decisions to complainants (General Economics Division, 2015; Cabinet Division, 2018).

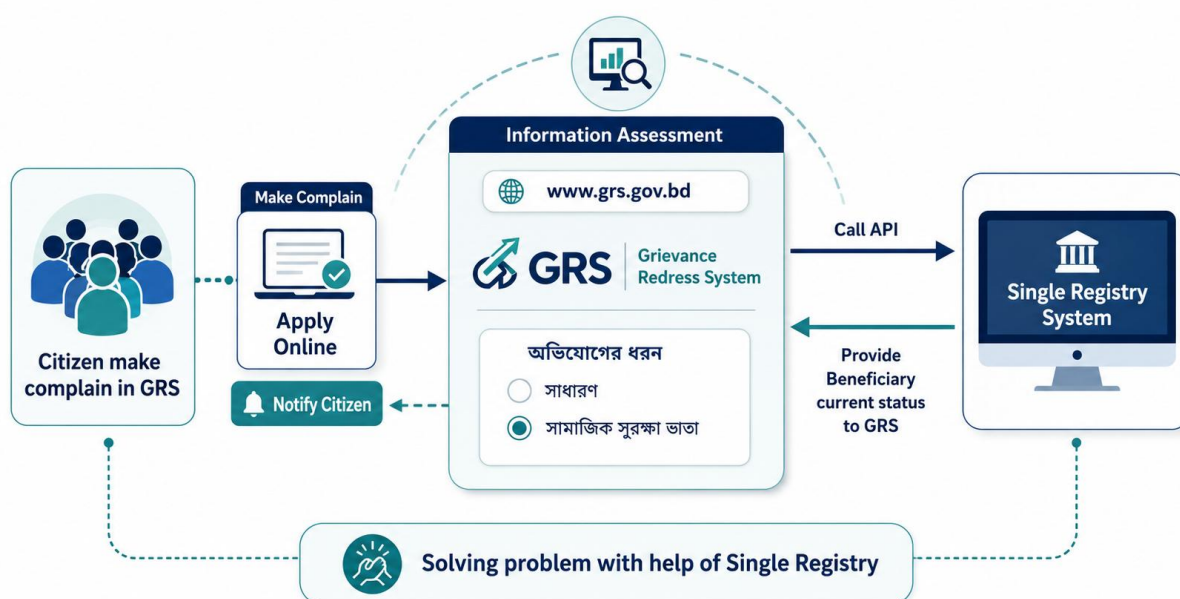
Action Plan Phase II specified seven activities and performance indicators for strengthening grievance redress. These covered three linked areas: extending complaint recording and assisted access at field level; increasing public awareness and institutional participation through upazila meetings, Union Digital Centres, NGOs and staff training; and connecting programme-level arrangements with the Cabinet Division's central GRS. The principal targets included continuous field-level complaint recording, public meetings in all upazilas, integration of the MCBP and VWB MISs with the Cabinet-led mechanism, general instructions for NGO support, sensitisation of Union Digital Centres, establishment of grievance arrangements, and sensitisation workshops (Cabinet Division, 2022). The Final Review assesses implementation against these specified outputs and deadlines and examines whether the resulting arrangements provide usable redress for social protection applicants and beneficiaries.

6.6.1 Implementation progress against Action Plan Phase II

The Cabinet Division's second-generation Grievance Redress System is the common platform through which citizens can submit complaints to ministries and agencies, including complaints concerning social protection programmes. Complaints may be lodged online through the central portal or submitted in writing through designated public offices. Each complaint receives a tracking number and is routed to the responsible grievance redress officer, while the central guidelines specify response timelines, escalation arrangements and an appeal route where the complainant is dissatisfied with the initial decision. Against the Action Plan's continuous target of sensitisation workshops in four to five districts each year, the Cabinet Division reports that workshops have been organised annually at that scale and that the second-generation platform is operational. The specified output has therefore been implemented, although consolidated reporting does not confirm the volume, type, resolution time or outcome of social protection-related complaints

For social protection complaints, the second-generation GRS is being linked with the Single Registry System through an application programming interface. When a complaint is classified as relating to a social security benefit, the central GRS can request the complainant's current beneficiary status and other relevant programme information from the Single Registry. This allows the responsible officer to review issues such as exclusion from a beneficiary list, non-receipt of a benefit, delayed or unsuccessful payments and discrepancies in programme records using available administrative information. The outcome can then be recorded in the GRS and communicated to the complainant. This interface supports the wider Action Plan objective of linking programme-level grievance arrangements with the national platform.

Figure 6.6 Integrated grievance redress between the Cabinet Division's central GRS and the Single Registry System



Source: Based on the Social Security Budget Report 2026-27, Finance Division (2026).

The Ministry of Social Welfare (MoSW) provides the clearest evidence of progress in moving field-level complaint recording beyond general instructions. From FY2025-26, a single online GRS has been available at all administrative levels as a dedicated window within the ministry's main MIS portal. It accepts complaints from both general citizens and registered programme beneficiaries and links the complaint process with programme records. Non-beneficiaries are asked whether field officials have provided information about the relevant programme, allowing the ministry to identify communication and access issues alongside individual complaints. The system is used particularly after benefit-disbursement cycles, when payment-related complaints are more likely to arise.

MoSW applies a tiered workflow based on complaint type, including non-receipt of payment and allegations of harassment. Complaints routed to the ministry level are subject to a three-day internal

response standard. Where the deadline is missed, the system generates reminders and escalation alerts, while unresolved or complex cases can be referred to higher administrative tiers. Users receive a tracking number and information on the expected response time.

Progress is also evident under the Ministry of Women and Children Affairs (MoWCA). Against the Action Plan target of integrating the Mother and Child Benefit Programme (MCBP) and Vulnerable Women Benefit (VWB) MISs with the Cabinet-led GRS mechanism, MoWCA receives and resolves complaints through the central GRS and is developing a more comprehensive grievance mechanism for its social protection programmes. The proposed arrangement would connect field offices through a common hotline aligned with the national system. MoWCA has also prepared information, education and communication materials on grievance procedures and plans to test them in selected locations with WFP support.

Implementation of field-level complaint recording varies across portfolios. MoDMR has assigned Project Implementation Officers at upazila level to record and forward complaints, while the Local Government Division has instructed Union Digital Centres to receive grievances and forward them to Upazila Nirbahi Officer offices. Several other ministries report that complaints can be received through the central platform or through manual submissions. These arrangements provide important field-level entry points, although further documentation would be useful to assess the consistency of staff readiness, intake procedures and complaint forwarding across all relevant offices.

The Ministry of Cultural Affairs records complaints through an online platform and has organised training for staff and focal persons in subordinate offices. The Ministry of Liberation War Affairs uses online and manual channels; benefit-related complaints may be submitted to senior officials, recorded in the MIS and, where relevant, addressed in accordance with court directions. Against the Financial Institutions Division's target to form a grievance redress committee, and submit progress report, the division reports regular submission of grievance-related progress reports.

Progress on public awareness has been more gradual. The Action Plan envisaged public meetings on the central GRS in all upazilas by July 2023. MoSW organised public meetings before operationalising its programme-level system, MoWCA prepared materials for piloting, and MoDMR referred to the central GRS in programme communication. Other ministries organised meetings at varying levels of regularity. Since awareness activities are not yet reported through a consolidated monitoring framework, the Final Review cannot establish their full geographic coverage or the extent to which intended beneficiaries understand how to lodge and track complaints. The Action Plan required MoDMR to issue general instructions by June 2022 encouraging NGOs to support the GRS. District and upazila officers discuss grievance procedures with NGOs in ad hoc meetings, but no standard instruction was identified defining referral responsibilities, confidentiality requirements or reporting arrangements; the target was therefore not achieved as designed. The separate target to sensitise Union Digital Centres (UDCs) was partly implemented: instructions were issued for UDCs to receive and forward grievances, but regular sensitisation, updated guidance and performance monitoring remain inconsistent.

Complaint data continue to be used mainly for resolving individual cases. Ministry consultations indicate limited routine analysis of complaint patterns to revise selection procedures, payment arrangements or service-delivery processes. This reflects a limitation of the Phase II results framework: most GRS indicators measured instructions, meetings, workshops, committees or system integration, rather than accessibility, timeliness, resolution quality or corrective action. The second-generation platform and its linkage with programme and registry data create the technical basis for reporting by programme, complaint type, location, beneficiary status and resolution outcome. However, comparable information on complaint volumes, average or median resolution time, the share resolved within the applicable standard, appeals, repeat complaints, complainant satisfaction and corrective action is not available across ministries. The review can therefore assess implementation of the specified outputs, but not whether the GRS consistently provided timely and satisfactory redress.

GRS transparency can serve as an accountability mechanism that mitigates political interference and local-level manipulation. Publicly revealing complaint data and grievance patterns can introduce a layer of social accountability that helps identify systematic issues in targeting, payment delivery, or administrative quality. When complaint trends are visible, it becomes more difficult for local actors to manipulate programme implementation without being held accountable. However, the use of GRS information for programme improvement remains limited, with systems focused primarily on resolving individual cases rather than analysing complaint patterns to adjust design or procedures systematically. Moving forward, the challenge is to shift from a case-resolution focus to a learning approach that uses GRS data to inform policy and operational decisions, thereby strengthening both accountability and programme effectiveness across the social protection system.

Table 6.9 Integrated grievance redress between the Cabinet Division’s central GRS and the Single Registry System

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
Arrange for recording complaints at field level	Instruction issued	Continuous	All relevant line ministries	Progress has been made in establishing field-level complaint channels, with MoSW operationalising a unified online GRS from FY2025-26 through its MIS portal. The system accepts complaints from citizens and beneficiaries, provides tracking IDs, applies a three-day response standard for ministry-level cases and uses reminder and escalation alerts. MoDMR has assigned upazila Project Implementation Officers to record complaints. The action is less applicable to agencies that do not administer social protection programmes.
Create public awareness about the central GRS of	Public meetings held in all upazilas	Jul-23	All relevant line ministries	Awareness activities have been undertaken, though coverage varies across ministries. MoSW organised public meetings before launching its programme-level system, while MoWCA prepared

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
the Cabinet Division				awareness materials for piloting with WFP support. Other ministries have organised upazila-level meetings at varying levels of regularity. The action is mainly relevant for ministries directly involved in social protection delivery.
Integrate MCBP MIS with Cabinet-led GRS mechanism	GRS integrated into MCBP and VWB MIS	Continuous	Ministry of Women and Children Affairs (MoWCA)	DWA receives and resolves complaints through the central GRS platform. MoWCA has also initiated a more comprehensive grievance mechanism for social protection programmes, including a proposed hotline-based arrangement linking field offices with the national GRS framework.
Encourage NGOs to support the GRS	General instructions issued	Jun-22	Ministry of Disaster Management and Relief (MoDMR)	District and upazila officers discuss grievance procedures with NGOs during field-level meetings. A more standardised instruction defining referral roles, confidentiality requirements and reporting arrangements would help strengthen NGO engagement.
Instruct Union Digital Centres (UDCs) to receive and forward grievances to UNO offices	UDCs sensitised	Mar-23	Local Government Division (LGD)	Instructions were issued for UDCs to receive grievances and forward them to UNO offices. Regular sensitisation, updated guidance and monitoring of UDC grievance-handling performance would help improve consistency.
Form Grievance Redress Committee and provide staff training	G&A progress report submitted	Jun-22	Financial Institutions Division (FID)	FID reports regular submission of grievance-related progress information. Continued staff orientation and documentation of committee functions would support stronger institutionalisation.
Roll out GRS for social security governance	Sensitisation workshops organised in 4-5 districts annually	Continuous	Cabinet Division	Sensitisation workshops are organised annually in four to five districts. The Cabinet Division has also introduced a second-generation GRS platform to improve functionality and system performance.

Note: DWA = Department of Women Affairs; FID = Financial Institutions Division; GRS = grievance redress system; MCBP = Mother and Child Benefit Programme; MIS = management information system; MoDMR = Ministry of Disaster Management and Relief; MoSW = Ministry of Social Welfare; MoWCA = Ministry of Women and Children Affairs; UDC = Union Digital Centre; UNO = Upazila Nirbahi Officer; VWB = Vulnerable Women Benefit; WFP = World Food Programme.

Source: Author's compilation based on Action Plan Phase II implementation information and consultations for the Final Review.

6.7 Enhancing Results-Based Monitoring and Evaluation (M&E)

The NSSS places strong emphasis on institutionalising results-based monitoring and evaluation as a foundation for evidence-driven social protection policy and programme management. A key objective articulated in the framework is to establish monitoring and evaluation systems that operate as integral components of the social security system, enabling policymakers and administrators to assess performance, identify operational gaps, and refine delivery mechanisms based on empirical evidence. The NSSS M&E Framework, structured across different results levels from long-term outcomes to output indicators, provides the conceptual architecture for monitoring progress. Its effectiveness, however, depends on the ability of line ministries and central agencies to maintain functional monitoring systems, undertake regular evaluations and use findings in programme design and operational decisions.

The NSSS assigns M&E-related responsibilities across line ministries, the General Economics Division (GED), the Cabinet Division and Central Management Committee (CMC), the Implementation Monitoring and Evaluation Division (IMED), and the national statistical system. Action Plan Phase II translated this arrangement into specific activities covering digitised dashboards, regular programme evaluations, research under the Mother and Child Benefit Programme (MCBP) and Vulnerable Women Benefit (VWB), CODI assessments, workplace childcare monitoring, review of ministry M&E reports, a second mid-term review, a system-level review by GED, and continued monitoring of development projects by IMED (Cabinet Division, 2022).

6.7.1 Implementation progress against Action Plan Phase II

Against the target to digitise programme monitoring and review dashboards regularly, a digital M&E dashboard has been established for social protection programmes operating within the SPBMU MIS platform and is reviewed for programme management. The dashboard supports review of beneficiary and payment information and selected implementation indicators. The target has therefore been implemented for programmes covered by the platform, but not across the full social protection portfolio. Moreover, the dashboard remains primarily an administrative monitoring tool; evidence on programme outcomes still requires surveys and evaluation methods beyond routine MIS reporting.

Action Plan Phase II required relevant line ministries to conduct mid-term and end-term evaluations continuously. IMED evaluates project-based social protection interventions, but tax-financed programmes are not generally evaluated. Since major allowances and regular social assistance schemes are largely financed through the revenue budget, evaluation coverage remains incomplete across the principal social protection portfolio. This limits the availability of comparable evidence on programme effectiveness, distributional outcomes and longer-term impacts. .

MoWCA was required to complete research under MCBP and VWB by December 2023 and incorporate recommendations into programme design. The ministry undertook studies on VWB self-registration, MCBP and child cognitive development, ICVGD baseline, endline and regional livelihood conditions, knowledge, attitudes and practices under MCBP, and the use of social transfers to improve nutrition

outcomes. The ICVGD endline report was disseminated in 2025, while the VWB impact study remains under preparation during the time of Final Review. The research component was substantially implemented, although several outputs were completed after the deadline.

A related December 2023 target required MoWCA to review the role of NGOs in programme implementation and submit proposals on human, technical and financial resources needed at union and MIS-unit levels. Instead, MoWCA introduced a resource pool of government frontline workers to facilitate MCBP beneficiary training. This represents an alternative implementation approach using public-sector delivery capacity. However, the specific review of NGO roles and the proposed resource requirements envisaged in the Action Plan are not clearly reflected in the available implementation record..

The Action Plan scheduled CODI assessments for June 2023 and June 2025. A CODI assessment was conducted by the Cabinet Division in 2023, but the follow-up assessment was not undertaken in 2025. The NSSS Action Plan Phase II targeted that MoDMR would apply the CODI framework to assess and improve its programmes, but the available evidence does not indicate that this was carried out during Phase II. Future application of CODI could help strengthen system-level learning and provide a more consistent basis for assessing programme performance over time..

For workplace childcare services, the target was the availability of coordination mechanisms and monitoring guidelines. The Day Care Act was enacted in 2021 and draft Day Care Rules were prepared in 2022, but the rules remained under revision and the specified monitoring guidelines were not operational by the end of Phase II.

The Cabinet Division was expected to review M&E reports from line ministries on a continuing basis and prepare annual M&E reports. Reports on implementation of the NSSS Action Plan were prepared for FY2022 to FY2024. However, progress reports were not prepared for FY2025 or FY2026, which interrupted the intended reporting cycle. The separate target to commission a second mid-term review by December 2023 was also not implemented. The ongoing Final Review provides an important end-period assessment, although it performs a different function from a mid-period review intended to support corrective action during implementation.

GED conducted the required study of the prevailing social protection M&E system, meeting the June 2022 output target. The implementation record does not show whether its recommendations were translated into common reporting standards, an evaluation calendar or defined quality-assurance arrangements. IMED continued to monitor and evaluate project-based social protection interventions and report physical and financial progress, but its current scope does not cover tax-financed programmes. The two indicators therefore show completion within the existing institutional mandates, while also identifying a continuing gap in the evaluation coverage of the social protection system.

Table 6.10 Implementation status of M&E framework

Activities	Performance indicator	Timeframe	Implementing ministry/division	Implementation status
Digitise programme monitoring and review dashboard	Dashboard established and reviewed regularly	Continuous	Relevant line ministries	Implemented for programmes under the SPBMU MIS. The digital dashboard supports routine review of beneficiary, payment and selected implementation information. Coverage does not yet extend to the full social protection portfolio.
Conduct mid-term and end-term programme evaluations	Programmes evaluated regularly	Continuous	Relevant line ministries	Partially advanced within current mandates. IMED evaluates project-based social protection interventions, while most tax-financed programmes are not yet covered by a regular evaluation cycle.
Conduct research and studies under MCBP and VWB	Assessment and research reports available; recommendations reflected in programme design	Dec 2023	MoWCA	Substantially advanced. MoWCA undertook studies on VWB self-registration, MCBP and child cognitive development, ICVGD baseline/endline and livelihood mapping, KAP, and nutrition-related outcomes. Some outputs were completed after the original timeframe; the VWB impact study remained under preparation.
Review NGO role and resource requirements for programme implementation	NGO role reviewed; human, technical and financial resource proposals submitted	Dec 2023	MoWCA	Alternative approach adopted. MoWCA introduced a resource pool of government frontline workers for MCBP beneficiary training. The specific NGO role review and related resource proposals are not clearly reflected in the available implementation record.
Use CODI for programme assessment	CODI framework used for assessments	Jun 2023 and Jun 2025	MoDMR	Partially implemented. A CODI assessment was conducted by the Cabinet Division in 2023. The 2025 follow-up assessment was not undertaken, and available evidence does not indicate application of CODI by MoDMR for its programmes.
Develop coordination mechanisms and monitoring guidelines for workplace childcare services	Monitoring guidelines available	Jan 2024	MoWCA	In progress. The Day Care Act was enacted in 2021 and draft Day Care Rules were prepared in 2022. The Rules remained under revision at the time of review, and monitoring guidelines were not yet operational.

Review M&E reports of line ministries	M&E reports reviewed	Continuous	Cabinet Division	Partially maintained. NSSS Action Plan implementation reports were prepared for FY2022 to FY2024. Reports for FY2025 and FY2026 were not prepared, interrupting the intended annual reporting cycle.
Oversee reform implementation through a second Mid-Term Review	Second MTR commissioned	Dec 2023	Cabinet Division	Not implemented as specified. A Mid-Term Review covered Action Plan Phase I. A second MTR was not commissioned during Phase II; instead, the Cabinet Division commissioned the NSSS Final Review as an end-period assessment.
Review the existing social protection M&E system	Report on prevailing M&E system prepared	Jun 2022	GED	Completed. GED conducted a study of the social protection M&E system. Further follow-up would be useful to translate findings into common reporting standards, an evaluation calendar and quality-assurance arrangements.
Monitor ongoing projects and report to CMC	Component-wise physical and financial progress reported	2021-22 to 2025-26	Implementation Monitoring and Evaluation Division (IMED)	Implemented within mandate. IMED monitors project-based social protection interventions and reports physical and financial progress. Revenue-funded social protection programmes remain outside its regular evaluation coverage.

Note: CMC = Central Management Committee; CODI = Core Diagnostic Instrument; GED = General Economics Division; ICVGD = Investment Component for Vulnerable Group Development; IMED = Implementation Monitoring and Evaluation Division; M&E = monitoring and evaluation; MCBP = Mother and Child Benefit Programme; MIS = Management Information System; MoDMR = Ministry of Disaster Management and Relief; MoWCA = Ministry of Women and Children Affairs; MTR = Mid-Term Review; NSSS = National Social Security Strategy; SPBMU = Social Protection Budget Management Unit; VWB = Vulnerable Women Benefit; WFP = World Food Programme.

The implementation record shows a wider use of digital administrative monitoring than of programme evaluation. Programmes connected to the SPBMU MIS can be reviewed more regularly, but the indicators available through administrative systems mainly describe enrolment, payment and implementation status. They do not establish whether programmes reduce poverty, improve nutrition or employment outcomes, or reach eligible groups more accurately. These questions require programme surveys and independent evaluations.

Evaluation coverage remains constrained by the division of institutional responsibilities. IMED evaluates development projects, while no institution has an enforceable mandate to ensure regular evaluation of the large tax-financed social assistance programmes. GED, the Cabinet Division and line ministries perform separate system-review, reporting and programme-management functions, but the Action Plan did not establish a common evaluation calendar, minimum quality standards or a formal requirement for management responses to evaluation findings.

6.8 An Assessment of Core Diagnostic Instrument (CODI) for Measuring Overall Progress

The Core Diagnostic Instrument (CODI) framework for social protection was introduced as a tool for monitoring and evaluating progress in the social protection system. In situations where policymakers and evaluators face constraints, particularly the absence of a fully operational Single Registry MIS or other robust qualitative assessment mechanisms, there is a need for a structured instrument that can assess the state of programme implementation. To address this need, the Cabinet Division approved the CODI matrix as an analytical tool for evaluating the strengths and weaknesses of the social security system. The framework provides a unified structure for assessing system performance and implementation across multiple dimensions.

The CODI assessment matrix comprises 47 indicators organised under 10 criteria: inclusiveness; adequacy; appropriateness; rights and dignity; governance and institutional capacity; financial and fiscal sustainability; coherence and integration; responsiveness; cost-effectiveness; and incentive compatibility. The assessment draws on document review, questionnaires completed by implementing agencies, key-informant evidence and a government-led technical scoring workshop. The CODI scoring exercise was conducted by a panel of experts and subsequently validated by the Government of Bangladesh's Monitoring and Evaluation Committee for Social Security.⁵⁷

For each indicator, four qualitative statements describe progressively stronger levels of system performance. Scores are assigned according to the statement that most closely reflects the available evidence, ranging from 1 to 4. A score of 1 indicates that the relevant system feature is absent or not addressed, while a score of 4 indicates that it is largely or fully incorporated across the system. Scores of 2 and 3 represent limited and partial implementation, respectively. The scores are structured expert judgements based on the evidence available to the assessment team and the technical workshop. Table 6.12 presents an example illustrating how scores correspond to the assessment statements.

⁵⁷ Experts first assign scores to the component indicators based on their assessment of system performance. These scores are then averaged to obtain category-level scores. The overall CODI score is calculated as the average of the scores across all major categories.

Table 6.11 Scoring mechanism for CODI indicators

Score 1	Score 2	Score 3	Score 4
The stated objective/target/field/indicator is either absent in the social security programmes or not covered by the existing mechanisms of social protection. This is the lowest possible score indicating very poor or unsatisfactory.	The stated objective/target/field/indicator is present in a few aspects of the existing system of social security. Indicates relatively better than the worst possible score but still quite poor and there is a lot of room for improvement in policy, design and implementation.	The stated objective/target/field/indicator is present in a number of the programmes or the overall system of social security has been able to capture necessary components by some degree. This score indicates moderately better position with some room for improvement.	The stated objective /target/ field/indicator is present in most or all programmes, system of social security fully incorporates requisite elements from policy, design, implementation. Highest possible score with satisfactory results for programmes.

Source: Based on the Action Plan and ISPA-CODI framework

Although the CODI framework applied in Bangladesh does not provide for a comprehensive method for identifying duplication, fragmentation or inefficiencies across individual schemes, it nevertheless can serve as a broad diagnostic tool for the social protection system. Because the matrix is periodically updated, CODI can offer useful insights. Since the adoption of the National Social Security Strategy (NSSS), the CODI assessment matrix has been scored four times, in June 2017, December 2018, August 2022, and June 2023. Table 6.13 presents the detailed scores of the indicators from CODI assessments

Table 6.12 CODI indicators and scores for the NSSS (2017-2023)

Major category	Component indicators	2017 Score	2018 Score	2023 score
1. Inclusiveness <i>Refers to the system's capacity of protecting members of society along the lifecycle with special consideration for the vulnerable</i>	a) Gender equality, non-discrimination and special needs	2.96	3.00 ▲	3.4 ▲
	b) Non-contributory coverage	2.57	2.75 ▲	3.7 ▲
	c) Contributory coverage	1.48	1.00 ▼	2.9 ▲
	d) Effective coverage	2.27	2.25 ▼	3.0 ▲
	e) Accessibility	1.83	1.50 ▼	3.0 ▲
	Average:	2.22	2.10 ▼	3.2 ▲
2. Adequacy <i>Indicates to the sufficiency of the system's benefit levels</i>	a) Benefits levels compared to social protection needs	2.57	2.50 ▼	2.9 ▲
	b) Benefit level compared to national benchmarks	1.93	2.50 ▲	3.1 ▲
	c) Impact of benefits on economic activities	2.02	2.00 ▼	3.2 ▲
	d) Benefits compared to national /programme objectives	2.07	2.50 ▲	3.1 ▲
	e) Redistribution or poverty reduction effects	2.47	2.50 ▲	3.3 ▲
	f) Benefit provision and services delivery standard	2.47	2.75 ▲	3.6 ▲
	Average:	2.26	2.46 ▲	3.2 ▲

Major category	Component indicators	2017 Score	2018 Score	2023 score
3.Appropriateness <i>Refers to the system's overall arrangements to respond to national context and needs</i>	a) Formulation of targets, objectives and timeframes	2.57	3.75 ▲	3.9 ▲
	b) Alignment of social protection policies/ programmes/strategy	2.77	3.00 ▲	3.9 ▲
	c) Combination of schemes	2.57	2.50 ▼	3.2 ▲
	d) Expenditure composition	2.27	3.00 ▲	3.5 ▲
	e) Evidence-based policy or programme design	2.02	2.25 ▲	3.2 ▲
	Average:	2.44	2.90 ▲	3.5 ▲
4. Respect for Rights & Dignity <i>Refers to social protection entitlements and implementation arrangements being anchored in the legal system</i>	a) Entitlements anchored in law	2.02	2.50 ▲	3.4 ▲
	b) Enforcement mechanisms: public authority, complaint-appeal mechanisms, and public awareness	2.37	2.25 ▼	3.2 ▲
	c) Respect for dignity and human rights	2.52	2.50 ▼	3.6 ▲
	d) Effective coverage	2.02	2.00 ▼	3.0 ▲
	Average:	2.23	2.31 ▲	3.3 ▲
5. Governance & Institutional Capacity <i>Assesses the rules, regulations, roles, responsibilities and related capacities for the implementation of the system</i>	a) Reporting roles, mechanisms, and legal responsibilities	2.27	2.50 ▲	3.7 ▲
	b) Program implementation guidelines/manuals stating reporting mechanisms, roles and responsibilities	2.77	2.75 ▼	4.0 ▲
	c) Enforcement mechanisms	2.37	2.50 ▲	3.1 ▲
	d) Institutional supervisory capacity	2.22	2.25 ▲	3.4 ▲
	e) Staff implementation capacity	2.12	2.00 ▼	2.9 ▲
	f) Stakeholder participation	1.93	2.00 ▲	2.9 ▲
	Average:	2.28	2.33 ▲	3.4 ▲
6. Financial and fiscal sustainability <i>Refers to the system's financial and fiscal sustainability</i>	a) Domestic or external financing	3.21	3.50 ▲	3.7 ▲
	b) Contributory capacity considered in financing arrangements	2.67	3.00 ▲	3.4 ▲
	c) Alignment of budget allocation with policy priorities	2.72	3.00 ▲	4.0 ▲
	d) Long term budget planning in line with demographic changes	1.98	2.00 ▲	3.7 ▲
	e) Long term financial commitments considered in social security strategy and legal framework	3.16	3.25 ▲	3.9 ▲
	f) Reliability and progressivity of social protection financing	3.01	3.25 ▲	3.8 ▲
	Average:	2.79	3.00 ▲	3.8 ▲
7. Coherence & Integration <i>Refers to alignment and coherence of the system across policies, schemes, administrative structures, and</i>	a) Complementarity/duplication/overlap of programmes	2.22	2.25 ▲	3.1 ▲
	b) Institutional coordination framework	2.32	2.50 ▲	3.8 ▲
	c) Integration of scheme implementation	2.32	2.00 ▼	3.1 ▲
	d) Possibility of integrated analysis of social security financing	2.47	2.75 ▲	3.7 ▲
	e) Coherence with other policy areas	2.47	2.50 ▲	4.0 ▲
	Average:	2.36	2.40 ▲	3.5 ▲

Major category	Component indicators	2017 Score	2018 Score	2023 score
<i>coherence with related policies</i>				
8. Responsiveness	a) Responsiveness of budget & implementation process	2.62	1.00 ▼	3.9 ▲
<i>Refers to the system's M&E framework and flexibility to adjust in response to socio-economic crises</i>	b) Availability, quality and timeliness of data on trends and social security schemes	2.07	2.00 ▼	3.0 ▲
	c) Information dissemination mechanisms	2.42	2.00 ▼	3.1 ▲
	d) Mechanisms for parametric adjustments	2.12	2.25 ▲	3.6 ▲
	e) Coverage of emergency response operations	3.06	3.50 ▲	3.9 ▲
	Average:	2.46	2.15 ▼	3.5 ▲
9. Cost-effectiveness	a) The Costs of programme delivery	2.67	2.75 ▲	3.9 ▲
<i>Refers to cost-effectiveness for financers and beneficiaries (apply only if evidence exists)</i>		2.67	2.75 ▲	3.9 ▲
	Average:			
10. Incentive Compatibility	a) Consideration of incentives in programme design	1.93	1.50 ▼	3.0 ▲
<i>Ensuring that the system or the schemes do no create distortionary effects (apply only if evidence exists)</i>	b) Incentives for persons covered	1.73	1.75 ▲	3.9 ▲
	c) Incentives for employers	1.73	1.00 ▼	2.9 ▲
	d) Incentives for scheme administrators	1.88	2.00 ▲	2.2 ▲
	Average:	1.82	1.56 ▼	3.0 ▲
Average CODI score of the NSSS		2.37	2.44 ▲	3.4 ▲

Source: The NSSS Action Plan, the State of Social Protection in Bangladesh 2018, and the Bangladesh CODI country report.

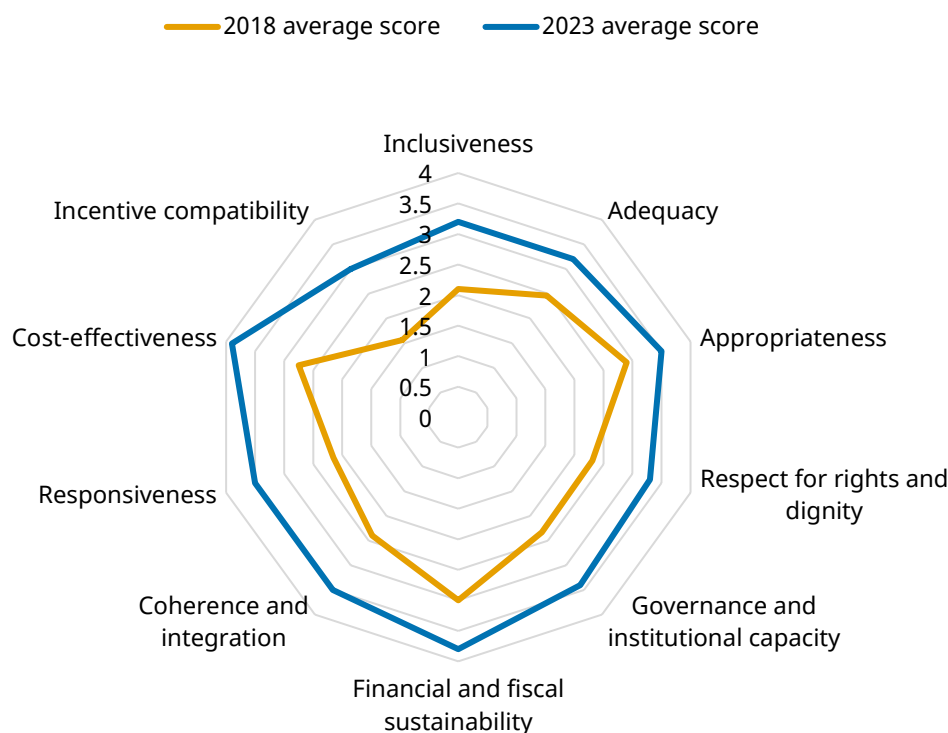
The overall CODI score increased from 2.37 in 2017 to 2.44 in 2018 and 3.4 in 2023. On the CODI scale, the 2023 score suggests that several assessed features of the social protection system were judged to be present across important areas, although not yet fully or consistently institutionalised. The 2023 assessment was undertaken during Action Plan Phase II. Since the planned follow-up CODI assessment was not conducted in 2025, the available results do not provide an endline diagnostic for the full 2021–2026 implementation period. The 2023 category scores are highest for cost-effectiveness (3.9) and financial and fiscal sustainability (3.8). Appropriateness, coherence and integration, and responsiveness each score 3.5, while governance and institutional capacity scores 3.4. Inclusiveness and adequacy each score 3.2, rights and dignity 3.3, and incentive compatibility 3.0. These results indicate that the assessment placed relatively greater weight on the existence of policy frameworks, financing arrangements, institutional coordination and emergency-response capacity than on the completeness of coverage, benefit adequacy or incentive structures.

The largest increases between the 2018 and 2023 category averages appear in incentive compatibility, responsiveness, cost-effectiveness, coherence and integration, inclusiveness, and governance and

institutional capacity (Figure 6.7). These changes record shifts in the diagnostic scores assigned by the assessment teams; they should not be interpreted as causal estimates of the effects of NSSS reforms. In particular, the responsiveness criterion includes emergency-response coverage and budget flexibility as well as data and M&E, while the cost-effectiveness category is based on a single indicator and is assessed only where evidence is available.

The component scores also help identify areas where further system strengthening remains relevant. Incentives for scheme administrators received a score of 2.2. Contributory coverage, staff implementation capacity, stakeholder participation and employer incentives each received 2.9. Effective coverage, accessibility, confidentiality of private information, availability and timeliness of data, and consideration of incentives in programme design received 3.0. These relatively lower scores are broadly consistent with findings elsewhere in this Final Review, including the limited development of social insurance, uneven implementation capacity, incomplete data integration, and the continuing challenge of translating institutional arrangements into consistent programme delivery.

Figure 6.7 Change in average CODI category scores, 2018–2023



Source: Presentation using the CODI 2018 and 2023.

Within this Final Review, CODI is used as a system-level diagnostic measure that complements the more detailed assessment of institutional and programme reforms in the preceding sections. It is useful for identifying areas where the social protection system is assessed as relatively stronger or

weaker, and for showing how expert assessments of system performance have changed over time. However, CODI does not establish whether individual Action Plan activities were completed, whether specific programmes achieved their intended outcomes, or whether changes in scores can be attributed to particular reforms.

The CODI results suggest that, by 2023, Bangladesh's social protection system had stronger policy, financing and institutional arrangements than those reflected in earlier assessments. Higher scores in financial and fiscal sustainability, cost-effectiveness, coherence and integration, and responsiveness point to improvements in the enabling architecture of the system. Lower scores in coverage, benefit adequacy, contributory protection, implementation capacity, data quality and incentive structures indicate areas where reform efforts need to be deepened.

At the same time, CODI should be interpreted with care. Its main strength lies in providing a structured, system-wide diagnostic framework. It encourages agencies and stakeholders to consider social protection performance across multiple dimensions rather than through isolated programme indicators. It can therefore be a useful periodic exercise for government, particularly if used to support policy dialogue, identify reform priorities and track broad institutional progress over time.

However, the methodology has limitations that should be recognised and addressed if CODI is to become more useful in future. The scoring is based on structured judgement, which means results can be affected by the composition of the assessment team, the evidence available at the time and the interpretation of scoring statements. Some categories combine several different issues within a single score, while others rely on a small number of indicators. This can make it difficult to determine what exactly has improved and why. The scores also do not provide direct evidence on beneficiary experience, payment timeliness, targeting accuracy, service quality, grievance outcomes or programme-level impacts.

Going forward, CODI would be more useful if applied regularly, with a clear assessment calendar, documented scoring protocols and a stronger evidence base for each score. The assessment should be supported by administrative data, survey findings, evaluation results, grievance statistics and programme-level implementation evidence. Where possible, each score should be accompanied by a short justification, evidence source and confidence rating. The methodology also depends critically on the depth of knowledge and judgement of the participants involved in the scoring process. Since CODI relies on structured expert assessment, participants must have a strong understanding of the social protection system, programme design, financing arrangements, institutional responsibilities, delivery systems and implementation realities. Without such knowledge, scores may reflect general impressions rather than informed assessment. It would therefore be important to include officials, technical experts and practitioners with direct experience of social protection policy and implementation, while ensuring that the scoring process remains transparent, evidence-based and well documented. Used in this way, CODI can become a practical learning instrument for social protection reform rather than only a periodic scoring exercise.

6.10 Scoring Key Performance Indicators for NSSS Institutional Reforms under Action Plan II

This section assesses implementation progress against the institutional reform activities and performance indicators set out in Action Plan Phase II (2021–2026) of the National Social Security Strategy (NSSS). Building on the analytical approach used in earlier chapters and drawing on the experience of the Midterm Review, a structured scoring exercise was undertaken to assess progress across the six major institutional reform areas.

- The Final Review identified 87 institutional reform indicators across these six areas, compared with 50 indicators assessed in the Midterm Review. The indicator set was derived from Action Plan Phase II and the implementation evidence reviewed in Sections 6.2–6.7. Where substantively similar actions were assigned to several institutions with the same expected output and timeframe, they were consolidated to avoid duplication. Separate indicators were retained where responsibilities, outputs or implementation status differed across institutions. Four indicators could not be assessed because reliable evidence was unavailable or because the activity was not applicable in the form specified. **CMC-led cluster coordination** CMC-led cluster coordination recorded a score of 4.01 in the Final Review, compared with 3.80 at midterm. The Final Review covers 43 indicators in this area, more than double the 21 indicators used previously, and includes central coordination, thematic-cluster activity, capacity development, field-level arrangements, reporting and other cross-cutting actions. Of these indicators, 14 were assessed as on-track or achieved, 12 as nearly on-track, 10 as moderately off-track and seven as seriously off-track. The score reflects the extent to which the specified activities and institutional processes under Action Plan Phase II were undertaken, rather than a direct measure of their final impact on the overall social protection system. On this basis, the CMC-led structure remained operational, reform commitments were linked to government performance arrangements, and capacity-building and development-partner coordination continued.

- At the same time, the score should be interpreted with appropriate qualification. A relatively high implementation score indicates that many coordination-related actions were initiated or maintained, but it does not by itself establish that all intended outcomes of coordination were fully realised. The wider NSSS implementation experience shows that the effectiveness of coordination depends not only on the existence of committees, meetings, reporting arrangements and training activities, but also on the regularity of follow-up, continuity of focal points, active cluster leadership, and the ability to resolve issues requiring agreement across ministries on mandates, budgets or programme transitions. The lower-rated indicators within this reform area point precisely to these operational challenges. The score therefore indicates that an important coordination architecture has been established and used, while also showing that further gains will depend on strengthening the quality, consistency and implementation consequences of that coordination.

Figure 6.8 CMC-led cluster: Implementation performance



Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

- **The Single Registry MIS score** increased from 2.38 at midterm to 4.38 in the Final Review. Of the eight indicators assessed, four were on-track or achieved, three were nearly on-track and one was moderately off-track. The improvement reflects substantial progress in moving the reform from design and piloting towards operational use. The SPBMU MIS was rolled out nationally, programme-level digitisation expanded, and linkages with iBAS++ and identity-verification systems became part of routine administration for a growing number of programmes. The score should nevertheless be interpreted as a measure of implementation progress against specified Action Plan indicators, rather than as evidence that a fully integrated social registry system is already in place. Full interoperability across programme MISs, sustained in-house technical capacity and uniform data-sharing arrangements remain areas for further strengthening. These continuing priorities explain why the reform was assessed as substantially advanced, but not yet complete.

Figure 6.9 FiSingle registry MIS

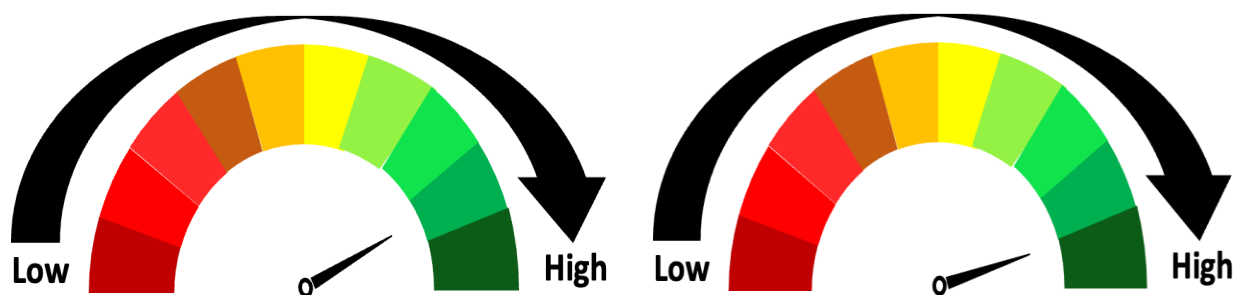


Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

- **Government to person payment (G2P) system** turned out to be the highest-scoring reform area, rising from 4.25 to 4.55. All nine indicators were assessed as on-track/achieved or nearly on-track. The digital payment architecture, initial pilots, system maintenance and rollout to major cash-transfer programmes were implemented, with NID-linked verification and direct-to-account payments incorporated into regular operations. The Action Plan target of covering every cash-based programme was not fully met, and further work was still required on transaction failures, service-provider integration and standardisation of programme-level payment procedures.

Figure 6.10 Government to Person Payment System



Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

- **Beneficiary selection** Beneficiary selection received the lowest Final Review score among the six institutional reform areas, although the score increased from 2.83 at midterm to 3.50. Of the ten indicators assessed, five were on-track or achieved, one was nearly on-track, two were moderately off-track, one was seriously off-track and one was not assessed. The improvement reflects progress in several important administrative areas, including revised programme manuals, wider use of NID-based checks, digital applications and programme-specific poverty scoring. These measures have helped reduce reliance on fully manual selection processes in several major schemes. At the same time, the score indicates that beneficiary selection remains an area where further system strengthening is needed. The common targeting arrangement envisaged under the NSSS was not operationalised during the review period: the National Household Database was not released for programme use, online publication of beneficiary lists remained uneven, and the Dynamic Social Registry was still under development. The assessment therefore points to meaningful progress in programme-level selection practices, while also highlighting the need to move towards a more consistent, regularly updated and system-wide targeting arrangement..

Figure 6.11 Strengthening beneficiary Selection



Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

- Grievance Redressal System (GRS) score changed only marginally, from 4.33 at midterm to 4.40 in the Final Review. This small increase partly reflects the already high midterm score and the nature of the predefined indicators used for this reform area. The Final Review assessment covered seven indicators, of which two were on-track or achieved, three were nearly on-track and two could not be assessed. The Cabinet Division's second-generation central GRS platform, field-level complaint arrangements and selected links with programme MISs provided the principal basis for the score.

- The relatively high score should therefore be interpreted as evidence of progress against the specified institutional and process indicators, rather than as a full measure of the effectiveness of grievance redress from the beneficiary perspective. Public awareness remains uneven, support through Union Digital Centres requires more regular updating, NGO participation is still largely informal, and programme-level integration has not yet been completed across all relevant schemes. Comparable system-wide evidence on complaint volumes, resolution times, appeals, repeat complaints, corrective actions and complainant satisfaction is also not yet available. The next phase should therefore focus on making the GRS more effective as a practical accountability and learning mechanism, with stronger outreach, assisted access, programme-level integration, timely resolution, and systematic use of complaint data to improve beneficiary selection, payments and service delivery.

Figure 6.12 Source: Final review of NSSS (2026)



Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

- Results-based M&E increased from 3.57 to 4.11. Of the ten indicators assessed, three were on-track or achieved, five were nearly on-track, one was seriously off-track and one was not assessed. The score reflects progress in several areas, including digital dashboards for programmes connected to the SPBMU MIS, research and studies undertaken by MoWCA, GED's review of the social protection M&E system, and IMED's continued monitoring of development projects..
- As with other reform areas, the score should be interpreted in relation to the predefined Action Plan indicators. It indicates that several monitoring-related activities were undertaken and that administrative reporting capacity has improved. It does not, however, imply that a comprehensive results-based evaluation system is fully institutionalised across the social protection portfolio. Regular evaluation has not yet been established for most tax-financed programmes; the second mid-term review was not undertaken; Action Plan progress reports were not prepared for FY2025 and FY2026; and workplace-childcare monitoring guidelines were not finalised. The main priority is therefore not simply to expand monitoring activity, but to establish a regular, system-wide evaluation cycle covering major social assistance programmes, with clearer reporting standards, evaluation schedules and mechanisms for using findings in programme improvement.

Figure 6.13 Result-Based monitoring and Evaluation



Source: Midterm review report (2020)

Source: Final review of NSSS (2026)

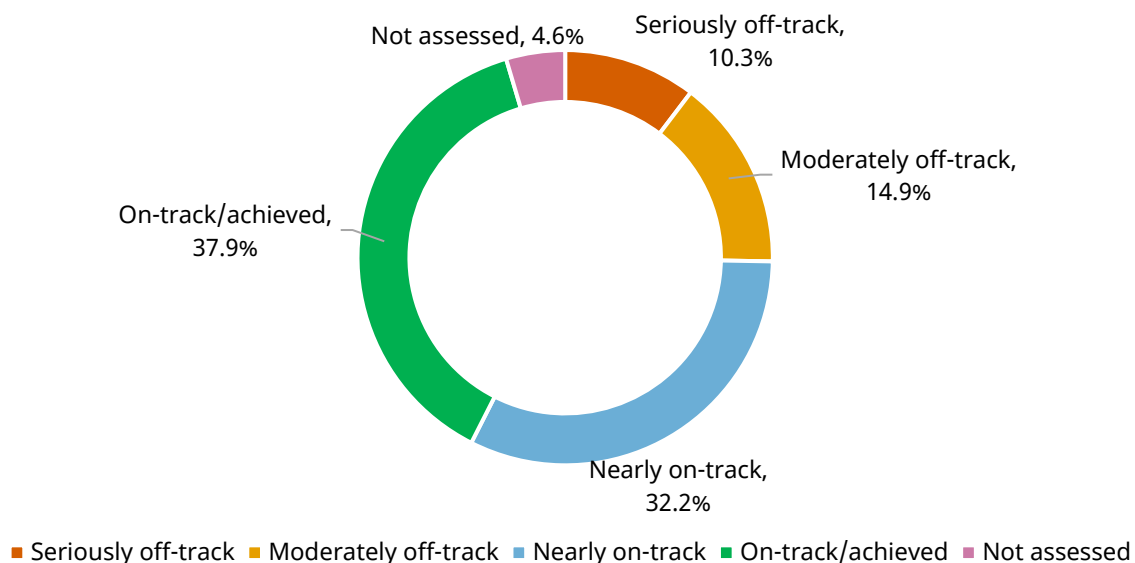
Across the six reform areas, implementation progressed more consistently where reforms were supported by centrally managed technical platforms, clearly defined processes and observable operational outputs. G2P and the Single Registry MIS benefited from relatively clear technical ownership, standardised transaction flows and measurable implementation milestones. These features made progress easier to define, monitor and sustain.

Other reform areas depend more heavily on recurring organisational practice and coordinated institutional behaviour. CMC-led coordination, beneficiary selection, grievance redress and results-based M&E require regular inter-agency follow-up, reliable frontline implementation, accessible public interfaces, consistent reporting and systematic use of evidence. The institutional structures for these functions have been established to varying degrees, but their application remains less uniform across programmes, ministries and locations. The next phase should therefore focus not only on maintaining these structures, but also on strengthening the quality, regularity and practical consequences of their use.

6.11 Implementation Progress: Summary of Individual Performance Indicators

Of the 87 indicators identified for the Final Review, 33 indicators, or 37.9 per cent, were assessed as on-track or achieved, while 28 indicators, or 32.2 per cent, were assessed as nearly on-track (Figure 6.14). Taken together, 61 indicators, equivalent to 70.1 per cent of the full indicator set, fell within these two categories. A further 13 indicators, or 14.9 per cent, were moderately off-track, while nine indicators, or 10.3 per cent, were seriously off-track. Four indicators, or 4.6 per cent, were not assessed because evidence was insufficient or because the stated activity was not applicable in the form specified.

Figure 6.14 Implementation status of all institutional reform indicators



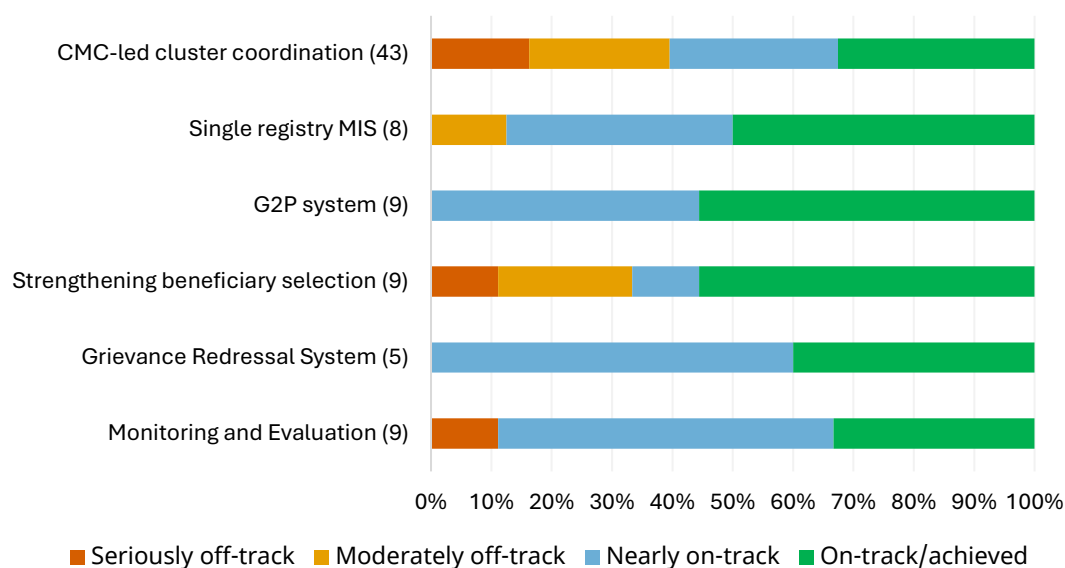
Source: NSSS Final Review.

This distribution differs substantially from the pattern observed at midterm. Among the 50 indicators assessed in the Midterm Review, 28.0 per cent were on-track, 6.0 per cent nearly on-track, 24.0 per cent moderately off-track and 42.0 per cent seriously off-track. In the Final Review, the share of seriously off-track indicators declined to 10.3 per cent, while the combined share of on-track or achieved and nearly on-track indicators increased from 34.0 per cent to 70.1 per cent. Since Action Plan Phase II expanded and revised the indicator base, the two assessments do not compare an identical set of activities. The results should therefore be interpreted as an indication of broader implementation progress rather than as a direct like-for-like comparison. Even with this qualification, the pattern suggests a clear movement away from the widespread implementation delays identified at midterm..

Progress is most concentrated in G2P and the Single Registry MIS. All nine G2P indicators and seven of the eight Single Registry MIS indicators were assessed as on-track or achieved, or nearly on-track. GRS and results-based M&E also show a relatively high concentration in these two categories, although four indicators across the two areas were not assessed and several functions remain only partly institutionalised. Beneficiary selection shows a more mixed pattern: six indicators were on-track or achieved, or nearly on-track; three were off-track; and one was not assessed. This reflects meaningful progress in programme-level procedures, alongside the continuing need for a more consistent and regularly updated targeting arrangement.

CMC-led cluster coordination accounts for 43 of the 87 indicators and includes 17 of the 22 indicators assessed as moderately or seriously off-track. It also includes seven of the nine indicators rated as seriously off-track. This concentration partly reflects the breadth of the reform area, which covers central oversight, thematic clusters, capacity development, field-level coordination, reporting and cross-ministerial implementation. It also indicates that maintaining a formal coordination structure has been more straightforward than ensuring regular, documented and consequential follow-through across all coordination functions. The finding should therefore be read not as a limitation of the coordination architecture itself, but as evidence that its operating discipline, reporting routines and implementation follow-up require further strengthening.

Figure 6.15 Implementation status of individual performance indicators under institutional reforms



Source: NSSS Final Review.

Overall, the Final Review records a more operational institutional framework than the one assessed at midterm, particularly in digital payments, programme MISs and related verification processes. The remaining agenda concerns the depth, consistency and practical use of these arrangements. Priority areas include completing system interoperability, establishing reliable and continuously updated targeting arrangements, making cluster reporting and decision follow-up more routine, linking programme grievances with beneficiary records and corrective action, and introducing scheduled evaluations for major tax-financed programmes. These priorities build on institutions already created under the NSSS and suggest that the next phase should focus on consolidating and improving the functioning of the existing architecture rather than creating a separate institutional framework..

6.12 Conclusion

The review of institutional reforms under the NSSS and Action Plan Phase II shows that Bangladesh's social protection system has moved beyond the initial stage of institutional design. A functioning coordination structure exists, digital payment and programme information systems have expanded, and formal arrangements for beneficiary selection, grievance redress and monitoring are now part of the reform architecture. The scoring of 87 indicators also points to measurable implementation progress despite some significant gaps. The increase in the overall institutional reform score from 3.53 at midterm to 4.16 in the Final Review indicates that many of the institutional commitments under the NSSS have been advanced in practical terms.

The central message, however, is not simply that institutional systems have been created. It is that the quality of their use now matters more than their formal existence. The CMC-led coordination

structure has helped keep social protection reform on the government agenda and has supported progress in areas such as registry development, beneficiary verification and digital payments. Yet coordination has been more effective in maintaining dialogue and endorsing reform directions than in consistently managing cross-ministerial implementation. The thematic clusters, in particular, have not yet become fully regularised reform-management platforms. This suggests that the next phase should place greater emphasis on operating discipline, continuity of focal points, systematic recording of decisions and time-bound follow-up. The strongest advances were recorded in the Single Registry MIS and G2P payment systems. Programme MISs are increasingly connected to the SPBMU platform, iBAS++ and national identity systems, while direct digital payments cover most major cash-transfer programmes. These reforms have reduced reliance on manual payment chains and improved the traceability of beneficiary records and transfers. However, interoperability remains incomplete, some programmes remain outside the integrated system, and payment failures, reconciliation and technical capacity require continued attention. Beneficiary selection has progressed more slowly. Revised manuals, NID-based checks and programme-specific scoring methods have improved verification, but the failure to operationalise the National Household Database has left ministries without a common socioeconomic database. The Dynamic Social Registry offers a possible solution, but remains at an early stage and has yet to demonstrate improved targeting outcomes.

Beneficiary selection, grievance redress and results-based M&E show a more complex reform challenge. These areas depend not only on systems and guidelines, but also on the behaviour of institutions, frontline capacity and the quality of engagement with citizens. Revised manuals, NID-based checks and programme-level poverty scoring have improved elements of selection, but the absence of an operational common socioeconomic database has limited progress towards a more consistent targeting system. The Dynamic Social Registry is therefore an important next step, but its value should be judged by whether it improves targeting accuracy, transparency, updating and access for eligible households rather than by software development alone. Similarly, the GRS and M&E systems need to move beyond recording complaints and monitoring transactions towards identifying recurring implementation problems, supporting corrective action and generating evidence on outcomes. Looking ahead, the next phase should deepen and connect the institutional arrangements already created rather than establish parallel structures. The CMC and cluster processes should be organised around annual reform workplans, documented decisions, and time-bound follow-up, supported by stable focal points and permanent technical capacity. Dynamic Social Registry development should proceed through common data standards, strong privacy and cybersecurity safeguards, accessible correction and appeal procedures, and regular assessment of data quality and targeting performance. G2P should be extended to the remaining eligible programmes while strengthening reconciliation and beneficiary support. Grievance information should inform corrective action, and major tax-financed programmes should be placed on a scheduled independent evaluation cycle with formal management responses. Sustained administrative ownership, predictable financing and stronger frontline capacity will be essential to translate the existing architecture into a more coherent, accountable and responsive social protection system beyond 2026.

Political Economy Factores Shaping Social Protection Reform in Bangladesh

Chapter 07

Chapter 7: Political Economy Factors Shaping Social Protection Reform in Bangladesh

7.1 Introduction

The design and implementation of social protection systems are not purely technical or administrative exercises. They are also shaped by institutional arrangements, competing priorities, the interests and incentives of different actors, the distribution of decision-making authority, and prevailing ideas about the role and scope of social protection. A political economy perspective is therefore important for understanding not only how social protection systems evolve, but also why technically well-founded reforms may progress at very different rates. Such an approach goes beyond identifying an optimal policy design to examine the “how” and “why” of reform outcomes, including the interaction between actors and institutions, the incentives influencing their decisions, and the formal and informal arrangements within which policies are implemented (World Bank, 2021; Béland & Petersen, 2014).

International experience shows that the development of social protection systems in low- and middle-income countries has frequently been influenced by broader political and institutional considerations, including electoral incentives, social and economic priorities, fiscal choices, administrative structures, and the nature of state-society relationships (Lavers & Hickey, 2016). Studies of Bangladesh similarly highlight the importance of political incentives, local power structures, institutional fragmentation, and bureaucratic relationships in shaping the design and delivery of social protection programmes (Hassan et al., 2021).⁵⁸ These factors do not necessarily operate in the same manner across programmes or reforms. Their effects depend on the institutional location of a programme, the distribution of costs and benefits, the extent to which reforms alter existing responsibilities, and the degree of cooperation required among government and non-government actors.

For the purposes of this chapter, political economy factors are understood as the constellation of actors involved in social protection, including political leadership, ministries and implementing agencies, local government institutions, beneficiaries, employers and workers, and development partners; the incentives and institutional interests influencing their behaviour; the formal and informal rules governing their interactions; the distribution of authority and resources across institutions; and the ideas and policy perspectives that shape decisions on poverty, vulnerability,

⁵⁸ For example, programme fragmentation can persist because individual schemes become embedded within ministerial mandates, budgetary arrangements and established implementation structures, making consolidation institutionally more difficult even where its technical rationale is well recognised.

eligibility, financing and the role of the state (Slater, McCord, & Mathers, 2014). These factors can influence programme design, financing, institutional responsibility, beneficiary identification and implementation. Importantly, the analysis does not presume that incomplete reforms necessarily reflect resistance or conflicting interests. Limited fiscal space, implementation capacity, technical complexity and institutional uncertainty can themselves constrain progress. Political economy becomes particularly relevant where these constraints interact with the incentives, responsibilities and interests of the actors required to implement reform.

The experience of implementing the National Social Security Strategy (NSSS) provides a particularly useful basis for examining these interactions. The NSSS established a comprehensive reform agenda covering programme consolidation, lifecycle-based social protection, improved beneficiary identification, stronger institutional coordination, modernised delivery systems and the development of contributory social insurance. Progress across these areas, however, has been markedly uneven. This suggests that the feasibility of reform depends not only on its technical merits, but also on the nature of institutional and financial changes required for implementation. Reforms that build on established programmes, administrative arrangements and delivery platforms may be relatively easier to advance. By contrast, reforms requiring coordination across ministries or a redistribution of established institutional responsibilities can involve greater organisational complexity. An even more demanding category comprises reforms that require the conceptualisation and institutionalisation of entirely new systems or frameworks, including new legal, governance, administrative and technical arrangements. The proposed National Social Insurance Scheme (NSIS) is a prominent example. Such reforms can become more difficult when stakeholders face different incentives or potential financial obligations and when domestic experience and technical capacity for designing and managing the new system remain limited.

A further distinction concerns reforms that create substantial and continuing financial obligations. Expanding coverage, improving benefit adequacy or establishing contributory protection requires decisions on who will bear the associated costs, whether through general taxation, employer contributions, employee contributions or some combination of these sources. These decisions are inherently distributional and may therefore require wider political and stakeholder agreement than reforms that can be implemented within existing budgets and institutional structures. The different dimensions of reform complexity can also overlap. A reform such as social insurance may simultaneously require a new institutional framework, coordination across government, agreement among employers and workers, and the assumption of continuing financial obligations. The interaction of these factors can help explain why some components of the NSSS reform agenda have progressed considerably further than others.

Against this background, the objective of this chapter is to examine the principal political economy constraints shaping social protection reform in Bangladesh and, in particular, to help explain the uneven trajectory of NSSS implementation. The analysis considers fiscal space and expenditure priorities; programme fragmentation and institutional ownership; programme design, targeting and beneficiary selection; the development of information systems for improved targeting; the

challenges associated with establishing contributory social protection; the comparatively limited reach of social protection in urban areas; the role of development partners; and institutional coordination. The purpose is not to attribute reform outcomes to any single political or institutional factor, but to identify how incentives, institutional arrangements, fiscal constraints, technical capacity and stakeholder interests have interacted in ways that have either facilitated or complicated reform. Such an understanding is important for assessing the implementation experience of the NSSS and for considering the feasibility and sequencing of the next generation of social protection reforms.

7.2 Fiscal space, expenditure priorities and financing of social protection

Bangladesh's social protection system operates within an exceptionally constrained fiscal environment. At the same time, assessing the actual level of resources devoted to social protection is complicated by differences in the way expenditure is classified in the national budget. Official data indicate that allocations identified as social protection amounted to around 2.5 per cent of GDP and 17 per cent of the national budget in FY2024-25. However, these headline figures included several sizeable expenditure items that do not correspond closely to the poverty, vulnerability and lifecycle-risk objectives emphasised in the NSSS, including government employee pensions, agricultural subsidies, interest assistance on national savings certificates and a number of infrastructure-related programmes (Table 1).⁵⁹ While the boundary of social protection can legitimately vary according to the definition adopted, an excessively broad classification risks obscuring the resources actually available for interventions addressing poverty, vulnerability and lifecycle contingencies.

Figure 7.1 List of social protection schemes not aligned with the NSSS emphasis on addressing poverty and vulnerability

Name of program	Budget (2024-25) (Crore BDT)
Pension for retired government employees and their families	36,580
Agriculture Subsidy Management	17,000
Savings certificate interest assistance	8,828.3
Honorarium for freedom fighters	4,728
Free textbook distribution among students	1,195
Housing construction project for the insolvent freedom fighters	1,004
Rural connectivity improvement project	613
Honorarium & medical allowances for injured freedom fighters	480

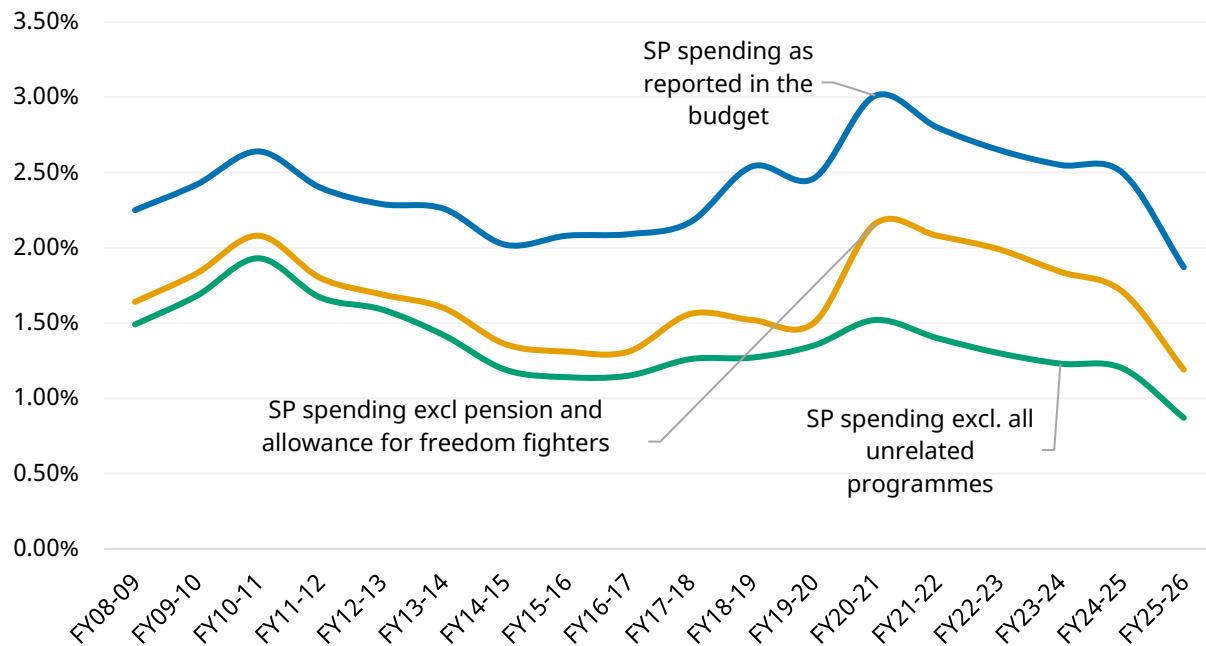
⁵⁹ The ILO defines social protection, or social security, in relation to protection against risks and contingencies arising across the lifecycle, as well as general poverty and social exclusion. Its principal branches include health protection, sickness benefits, unemployment benefits, old-age pensions, employment injury benefits, family and child benefits, maternity benefits, disability benefits and survivors' benefits. Some expenditure items included in Bangladesh's broader social protection budget do not correspond directly to these functions or to the poverty- and vulnerability-related emphasis of the NSSS.

Printing and distribution of free textbooks	447.1
Ministry of public administration (welfare grants)	349.3
Procurement of equipment for search, rescue operation and emergency communication for earthquake and other disaster	342.3
Water supply project in coastal area through rainwater harvesting system	216.5
Bangladesh Employees Welfare Board	192.9
Cash Transfer Modernization (CTM)	165.5
Lump Sum Provision for Development of Special Areas (Except Hill Tracts)	100
Ration for shaheed family and injured freedom fighters	90
Capacity building of Joyeeta Foundation & construction of Joyeeta Tower	89.1
Interest free micro credit programme	70
Hilsha Resource Development and Union Level Fisheries...Agriculture Technology Program	70
Victory day allowance for heroic freedom fighters	70
Social Development Foundation	64

Source: Razzaque (2025).

The implications are substantial. Once government pensions and allowances for freedom fighters are excluded, social protection expenditure falls considerably below the headline budget figure. When other programmes with limited alignment to the core NSSS social protection objectives are also excluded, the estimated allocation falls to around 1.2 per cent of GDP and approximately 7 per cent of total budgetary expenditure in FY2024-25. Figure 1 illustrates the sizeable and persistent difference between reported social protection expenditure and progressively narrower measures that exclude these categories. The distinction is important for policy purposes because the reported size of the social protection budget can otherwise give an impression of substantially greater fiscal commitment than the resources available for programmes directly addressing poverty, vulnerability and lifecycle risks.

Figure 7.2 Social protection spending (% of GDP)



Source: Estimation based on data from Ministry of Finance.

Note: Data are based on the revised budget. Proposed budget data are used for 2024-25. Revised GDP estimates for the base year 2015-16 are used to calculate the share of social protection programmes in GDP.

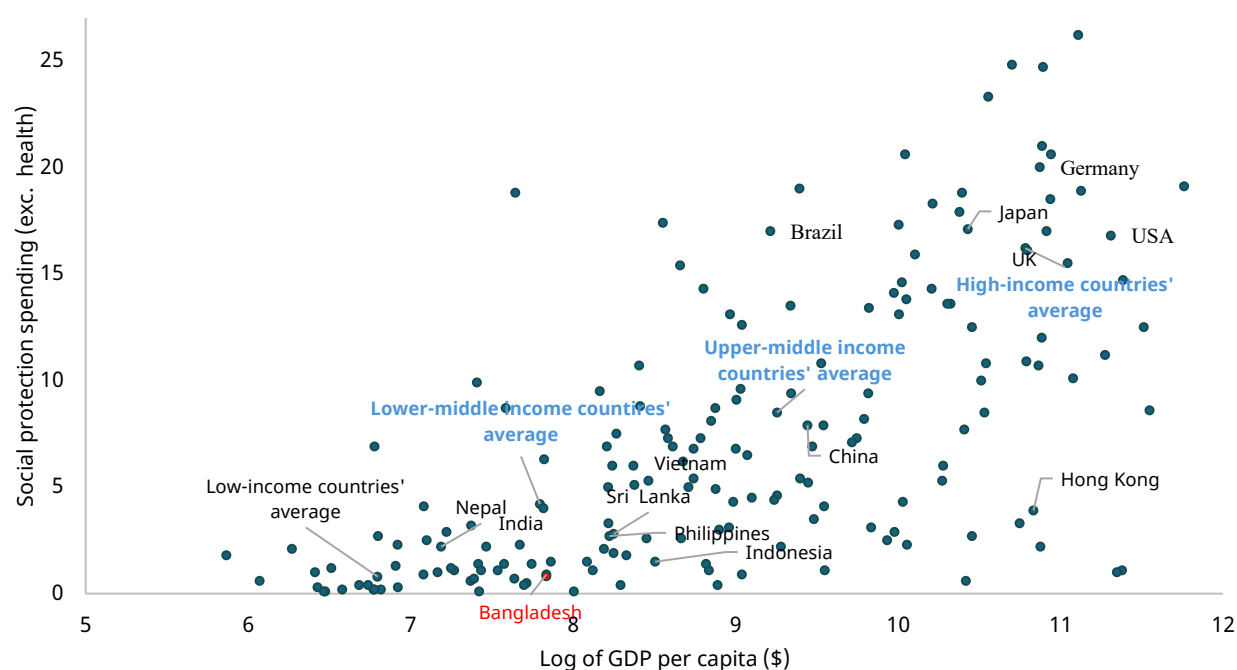
The FY2025-26 budget introduced an important adjustment to social protection accounting by removing several programmes that were not closely aligned with the core objectives of social protection. In parallel, the Finance Division identified 39 pro-poor social protection programmes directly addressing poverty and vulnerability, which together accounted for approximately 0.6 per cent of GDP and 4.7 per cent of the national budget. Nevertheless, the broader social protection budget continued to include 95 schemes, among them programmes such as free textbook printing and distribution, agricultural subsidy management and agricultural rehabilitation assistance. Under this broader classification, social protection expenditure amounted to around 1.87 per cent of GDP and 14.8 per cent of the national budget. Excluding expenditures that are less directly related to social protection reduces the estimated allocation to approximately 0.9 per cent of GDP.⁶⁰

This narrower estimate also places Bangladesh's level of expenditure in an important international perspective. As Figure 2 shows, spending on social protection remains low relative not only to upper-

⁶⁰ The ILO's World Social Protection Report 2024-26 estimates Bangladesh's social protection expenditure at approximately 0.9 per cent of GDP, providing an internationally comparable indication of the relatively low level of expenditure.

middle- and high-income countries but also to many lower-middle-income comparators. Cross-country comparisons need to be interpreted cautiously because programme definitions, demographic structures and financing arrangements differ considerably. Nevertheless, the broad picture is clear: Bangladesh's effective fiscal commitment to programmes addressing social risks and vulnerability remains limited relative to the scale of need and the ambitions set out in the NSSS.

Figure 7.3 Cross-country comparison of social protection spending



Source: Based on ILO and World Bank data.

The principal constraint is Bangladesh's narrow domestic revenue base. Government revenue has been just around 8 per cent of GDP, among the lowest levels internationally, while social protection continues to be financed predominantly from general government revenue in the absence of a mature contributory social insurance system. This creates a structural limitation on the resources available for social protection. Programme budgets consequently remain below the amounts that would be required to cover all persons meeting existing eligibility criteria at adequate benefit levels. Exclusion can therefore arise not only from weaknesses in beneficiary identification or programme administration, but also from a basic mismatch between the eligible population and the resources available to finance coverage.

The political economy dimension becomes particularly relevant in the way this fiscal scarcity is translated into budgetary choices. Line ministries and implementing divisions may propose expanded programme coverage on the basis of eligibility criteria, programme objectives and assessed needs, but final allocations must be determined within an overall expenditure envelope

managed by the Finance Division. Social protection therefore competes with development expenditure, public sector operating costs, debt servicing and numerous other claims on limited public resources. Within such a setting, allocations cannot be determined solely by estimated social protection needs. They are also shaped by broader fiscal priorities, established expenditure commitments and the relative capacity of different sectors and programmes to secure resources through the budget process.

These constraints have consequences not only for the overall size of social protection spending but also for its distribution. In practice, programme allocations are often influenced by previous budget levels and administratively determined ceilings rather than being systematically recalibrated to changes in the size and geographical distribution of eligible populations. Coverage may consequently respond only slowly to changes in poverty, demographic conditions or emerging vulnerabilities. Similarly, where explicit allocation formulae incorporating poverty incidence, programme eligibility and local population characteristics are absent or only partially applied, resources may not correspond closely to variations in need across geographical areas. High-poverty locations can therefore face particularly severe coverage constraints when programme allocations do not adjust sufficiently to the concentration of eligible beneficiaries.

The central political economy issue is thus broader than insufficient expenditure alone. Bangladesh must allocate scarce fiscal resources across a large number of competing priorities while operating with a very low revenue base and a predominantly tax-financed social protection system. At the same time, the classification of a wide range of expenditures under social protection can make it difficult to establish clearly how much financing is available for the specific poverty, vulnerability and lifecycle objectives of the NSSS. These circumstances contribute to a persistent gap between strategic commitments, the estimated population requiring support, and the resources ultimately available for programme implementation. Understanding this fiscal and budgetary context is essential for interpreting the uneven progress of NSSS reforms and the continuing challenges surrounding coverage and benefit adequacy.

7.3 Institutional ownership, programme fragmentation and coordination

Programme fragmentation remains one of the most persistent features of Bangladesh's social protection system. Scarce fiscal resources are distributed across a large number of schemes administered by different ministries and divisions, often with relatively small individual allocations. Despite the consolidation and harmonisation agenda set out in the NSSS, progress in reducing this fragmentation has been limited. The number of programmes classified under the social protection budget stood at around 140 in FY2024-25 and declined to 95 in FY2025-26. However, much of this reduction resulted from changes in budget classification rather than the consolidation, merger or functional integration of existing programmes. More than 75 programmes in FY2024-25 individually accounted for less than 0.5 per cent of the total social protection budget, illustrating the extent to which available resources have been distributed across numerous relatively small interventions.

Fragmentation cannot be explained solely as a problem of programme design or administrative coordination. Social protection schemes become embedded over time within ministerial mandates, budgetary arrangements, staffing structures and established delivery systems. Ministries and implementing agencies develop responsibilities, technical knowledge and administrative relationships around the programmes they manage. Programme ownership can also provide institutional visibility and reinforce an agency's role within a particular policy domain. Consequently, consolidation is rarely a neutral administrative exercise. Merging programmes, transferring responsibilities or integrating delivery arrangements can alter established institutional roles and require agreement over which agency will assume responsibility for budgets, personnel, beneficiary administration and accountability. Existing political economy studies of Bangladesh have similarly emphasised the role of institutional interests, bureaucratic fragmentation and organisational incentives in influencing the evolution of social protection programmes (Hossain, Jahan, & Warner, 2014; Idris, 2021).

This helps explain why programme consolidation has generally progressed more slowly than reforms that could be implemented within existing institutional structures. The NSSS envisaged a gradual movement away from numerous small and overlapping interventions towards a more coherent lifecycle-based architecture. Yet, while individual programmes have been expanded, adjusted or modernised, transferring or combining programme responsibilities across ministries has proved considerably more difficult. The technical rationale for consolidation may be relatively clear, but implementation requires agreement among institutions whose existing mandates and administrative responsibilities would be affected. From a political economy perspective, the relevant constraint is therefore not necessarily active opposition to reform. Rather, consolidation creates organisational adjustment costs and requires institutions to accommodate changes in established responsibilities, resources and delivery arrangements. Fragmentation can also be reinforced when major initiatives are introduced in response to politically framed national policy priorities outside the core lifecycle architecture envisaged under the NSSS.⁶¹

The proposed rationalisation of programmes supporting vulnerable women illustrates another difficulty. The NSSS envisaged greater integration of programmes serving women facing economic and social vulnerabilities, including the Vulnerable Group Development programme, subsequently transformed into the Vulnerable Women Benefit (VWB) programme, and existing allowance programmes. These interventions share some related social protection objectives and beneficiary

⁶¹ The Ashrayan Project provides an illustrative example. The programme provides land and housing support to poor and landless households and addresses an important dimension of deprivation and vulnerability. However, it developed as a major government initiative with its own policy objectives, institutional arrangements, eligibility criteria and delivery mechanisms rather than as part of the lifecycle-based programme structure envisaged under the NSSS. Its inclusion illustrates how substantively important national initiatives can broaden the social protection portfolio while also adding to the institutional diversity of the overall system.

characteristics but have historically been administered through different institutional structures. Progress towards the originally envisaged consolidation has remained limited. The experience demonstrates that overlapping policy objectives do not automatically translate into institutional integration. Where programmes are administered by different ministries, consolidation requires agreement not only on programme design but also on institutional leadership, budgetary responsibility, implementation arrangements and the management of existing beneficiary groups.

The institutional architecture established under the NSSS sought, in part, to address precisely these coordination problems. The Central Management Committee (CMC), chaired by the Cabinet Secretary, was established as the apex mechanism for coordinating and monitoring implementation, while social protection programmes were organised into five thematic clusters covering Social Allowances; Food Security and Disaster Response; Social Insurance; Labour and Livelihood Interventions; and Human Development and Social Empowerment (Cabinet Division, 2015). The cluster arrangement was intended to provide a mechanism through which ministries could coordinate programmes with related functions and progressively improve coherence across a system involving a large number of ministries and divisions.

As assessed in Chapter 6, this architecture has contributed to establishing clearer institutional mechanisms for social protection coordination, although its operational effectiveness has varied. Meetings have not always taken place with the intended regularity, participation and continuity have been affected by changes in officials, and understanding of particular NSSS reform areas has differed across implementing institutions. These operational constraints are important, but they also reveal a broader limitation of coordination mechanisms. Formal committees can facilitate dialogue and information exchange, but they cannot by themselves resolve questions concerning institutional mandates, programme ownership or the redistribution of responsibilities. Where a reform requires one institution to transfer a programme, another to assume new responsibilities, or several ministries to modify established administrative arrangements, implementation depends on agreement beyond the existence of a coordination forum.

The envisaged transition towards a clearer lifecycle-based division of institutional responsibilities provides another example. The NSSS anticipated a progressively stronger role for the Ministry of Social Welfare (MoSW) in managing major lifecycle-based social protection functions (Cabinet Division, 2015; Finance Division, 2025). Such institutional realignment is potentially important for reducing fragmentation and establishing clearer accountability. However, it also involves a substantial change from the historical pattern in which programmes developed under the mandates of multiple ministries. As the institutional assessment in Chapter 6 shows, the transition has remained incomplete, while capacity constraints within implementing agencies, particularly the Department of Social Services, also affect the feasibility and pace of assuming expanded responsibilities. Institutional consolidation therefore requires both agreement over the redistribution of functions and sufficient capacity within the institution expected to take on those functions.

There is an important distinction here between coordination and consolidation. Coordination allows institutions to retain their programmes while seeking greater consistency in policy, information sharing and implementation. Consolidation goes further. It can involve the transfer of budgets, functions, personnel, databases or implementation authority. The latter is consequently more institutionally demanding. This distinction helps explain why coordination structures and strategic frameworks have advanced further than the actual rationalisation of the programme portfolio. Improvements in coordination can be pursued while existing institutional mandates remain largely intact; substantive consolidation, by contrast, requires those arrangements to change.

Fragmentation also has implications for the allocation and effectiveness of limited social protection resources. When a large number of programmes operate with small budgets, administrative capacity is dispersed and individual interventions may lack sufficient scale to provide meaningful coverage or adequate benefits. Multiple programmes can also generate different eligibility criteria, beneficiary databases, implementation procedures and monitoring arrangements. These costs reinforce the case for greater coherence. At the same time, the institutional experience of NSSS implementation shows that rationalisation is likely to be most feasible where consolidation is approached as a managed institutional transition, with clarity regarding future mandates, financing arrangements, implementation responsibilities and the capacity requirements of agencies assuming expanded functions.

The political economy of programme fragmentation therefore helps explain an important feature of the uneven NSSS reform trajectory. Reforms that allow ministries to operate through established programmes and administrative systems have generally involved fewer institutional adjustments than reforms requiring programmes or responsibilities to move across organisational boundaries. The persistence of fragmentation does not imply an absence of commitment to greater coherence. Rather, it reflects the additional complexity involved when technically desirable reforms alter established institutional arrangements. This makes programme consolidation not merely an exercise in reducing the number of schemes, but a process of institutional change requiring agreement on authority, responsibility, resources and implementation capacity.

7.4 Programme design, targeting and administrative discretion

Social protection programmes are intended to address poverty and vulnerability while providing protection against risks that arise at different stages of the lifecycle, including childhood, maternity, disability, old age, unemployment, sickness and exposure to economic shocks (Barrientos, 2013; Devereux & Sabates-Wheeler, 2004; ILO, 2021). The National Social Security Strategy (NSSS) similarly combines a lifecycle approach with a strong emphasis on poverty and vulnerability. In practice, however, these objectives do not always identify exactly the same population. An individual may face a recognised lifecycle risk without belonging to a poor household, while a household experiencing severe poverty may contain no member who satisfies the categorical eligibility requirements of a particular programme. Programme design must therefore reconcile several legitimate considerations: the particular risk being addressed, household economic circumstances,

administrative feasibility, the availability of reliable information, and the fiscal resources available to provide benefits.

This interaction between categorical eligibility and household poverty is particularly important in Bangladesh, where many major programmes use individual characteristics such as age, disability, widowhood, maternity or occupational status as important eligibility conditions. Such criteria are administratively understandable and often correspond directly to the lifecycle risks that a programme is intended to address. Yet they do not necessarily provide a complete indication of household economic circumstances. Conversely, targeting exclusively on the basis of poverty can overlook individuals experiencing particular lifecycle contingencies or vulnerabilities. The relevant policy question is therefore not simply whether social protection should be categorical or poverty-targeted, but how programme-specific eligibility and household-level poverty and vulnerability should be combined when available resources are insufficient to cover all potentially eligible persons.⁶²

Despite the NSSS emphasis on poverty and vulnerability, Bangladesh did not, during the strategy implementation period, develop a large-scale national cash transfer programme in which household poverty itself constituted the principal basis for eligibility. The social protection architecture remained dominated by lifecycle-based, categorical and programme-specific interventions, including programmes for older persons, persons with disabilities, widows, mothers and children, and particular occupational or vulnerable groups. Poverty or income criteria were incorporated into the eligibility requirements of many programmes, but usually alongside the particular characteristics defining the programme's target population. Consequently, poor households that did not fall within a designated programme category could remain outside the principal cash-transfer programmes. This represented an important gap between the NSSS emphasis on poverty and vulnerability and the programme architecture through which social protection was actually delivered.

The design of eligibility criteria can itself affect targeting performance. Some programmes have historically relied on fixed income thresholds, self-reported economic information or eligibility conditions that are difficult to verify consistently. When monetary thresholds are not regularly adjusted for inflation and changes in living costs, they can become increasingly disconnected from prevailing economic conditions. Poverty and vulnerability are also dynamic: households can experience substantial changes in welfare because of illness, loss of employment or earnings, climate-related events, price shocks or other adverse circumstances. Static eligibility criteria may

⁶² Poverty is conventionally assessed with reference to the national poverty line, while vulnerability extends to households that may currently remain above that line but face a significant risk of falling into poverty following economic, health, climatic or other shocks. Reflecting this distinction, the NSSS also recognised households with incomes above the upper poverty line but below 1.25 times that level as vulnerable (General Economics Division, 2015).

consequently fail to identify households whose economic circumstances have deteriorated since an earlier assessment. These difficulties are not unique to Bangladesh, and the wider literature highlights the considerable informational and administrative challenges involved in accurately identifying poor and vulnerable households through targeted programmes (Kidd, 2015; Gentilini et al., 2022).

A political economy dimension arises because different targeting approaches distribute benefits, administrative responsibilities and decision-making discretion differently. Tightly poverty-targeted programmes can, in principle, concentrate scarce resources among poorer households, but they require considerably more information, verification and administrative capacity and can generate contestation around who qualifies and who does not (Gelbach & Pritchett, 2002). Categorical approaches based on relatively observable characteristics such as age can be administratively simpler and more transparent, but may be less effective in differentiating beneficiaries according to household economic circumstances. Community-based and locally administered selection can incorporate information about circumstances that central databases may not capture, but it also creates greater scope for discretion. International evidence therefore shows that the effectiveness of decentralised and community-based targeting depends critically on transparency, accountability and safeguards against the influence of local power structures (Pritchett, 2005; Mansuri & Rao, 2013; Coady et al., 2004).

This issue has been particularly relevant to beneficiary selection in Bangladesh. The central government establishes programme eligibility rules, but local government representatives and field-level officials have historically played an important role in identifying and recommending beneficiaries. Earlier studies found substantial divergence between formal selection procedures and actual practice. Although programme guidelines generally envisaged public notification, ward-level consultation and verification of eligibility, research documented limited public awareness of these processes and considerable influence of local representatives and other locally influential actors over beneficiary lists (Ahmed, 2007; Morshed, 2009; Barkat et al., 2013; Razzaque et al., 2019). Survey evidence reported by Razzaque et al. (2019), for example, found that 76 per cent of surveyed non-beneficiaries identified nepotism and 75 per cent identified favouritism as barriers to programme access. While these findings largely reflect earlier periods, they point to a longstanding political economy problem: when programme places are scarce and local actors exercise substantial discretion over their allocation, access can be influenced by relationships and local power alongside formally specified eligibility criteria.

Informal payments provide a further indication of the risks associated with discretionary selection. Kamal and Saha (2014), for example, reported that approximately 11.3 per cent of recipients surveyed acknowledged paying bribes to secure benefits. In more recent HIES 2022 data, 14.6 per cent of social protection beneficiaries reported having to make payments to be included in programmes. Such payments have particularly serious implications for poorer applicants because households most in need of assistance are also least able to bear the additional cost of gaining access. The issue is therefore not merely one of leakage. Where informal payments or personal influence affect selection,

they can alter the distributional incidence of social protection by increasing the likelihood that otherwise eligible but less connected households remain excluded.

Those above findings should nevertheless be interpreted alongside important changes in beneficiary administration during the NSSS implementation period. As assessed in Chapter 6, programme guidelines have been revised, digital applications and NID-based verification have expanded, and programme-specific management information systems increasingly support beneficiary administration. Several major programmes have also moved towards more standardised socioeconomic assessment and digital verification. These arrangements can reduce some forms of discretionary selection, although they cannot by themselves resolve the underlying resource constraint. Where the number of applicants satisfying programme conditions exceeds the available number of programme places, some mechanism is still required to determine which otherwise eligible applicants receive benefits. The challenge therefore increasingly concerns how transparent and reliable criteria can be applied to prioritise eligible applicants when available programme resources remain insufficient.

This brings into focus the wider debate over targeted and universal approaches to social protection. Internationally, one approach emphasises concentrating limited fiscal resources on poorer households through means-testing or related socioeconomic assessments, while another favours broad lifecycle-based entitlements, such as old-age pensions, child benefits or disability support, with limited or no income testing (Kidd, 2018; World Bank, 2022; Kidd, Mansoor, & Barca, 2023). Their political economy differs. Narrowly targeted programmes concentrate expenditure on a smaller population but can create complex eligibility processes and relatively weak constituencies for programme expansion. Broader categorical programmes can simplify eligibility and generate wider constituencies, but they also entail substantially larger fiscal commitments. Neither approach eliminates the need for choices concerning benefit adequacy, eligibility and financing.

The NSSS sought to navigate this tension through the concept of targeted universalism, combining the longer-term objective of progressively broader lifecycle coverage with prioritisation of poorer and more vulnerable people under prevailing fiscal constraints (General Economics Division, 2015; Mahmud, 2024). This reflected a genuine policy trade-off. Where fiscal resources do not permit immediate coverage of all individuals within a lifecycle category, some mechanism is required to determine who receives benefits first. Means-testing increases the informational requirements of the system; categorical targeting reduces some of those requirements but may provide support to individuals belonging to relatively better-off households; while geographical prioritisation can simplify implementation but generates differences in access between otherwise similar households living in different locations.

A significant recent development, towards the fag end of the NSSS implementation period (March 2026), is the introduction of the Family Card, which marks a move towards a large-scale household-

based poverty-targeted social protection instrument.⁶³ Its design uses household-level socioeconomic information and Proxy Means Test (PMT) scoring, with benefits directed to poor and vulnerable households rather than eligibility being determined solely by a particular lifecycle category. From a political economy perspective, its significance lies in the fact that it begins to address a longstanding gap in the programme architecture: the absence of a major transfer programme in which household poverty and vulnerability constitute the central basis for eligibility. Its large-scale implementation, however, falls beyond the NSSS implementation period assessed in this review. The relevant issue for the present review is therefore not to assess its performance, but to recognise what its emergence suggests about the renewed political salience of poverty-focused social protection and the institutional demands associated with implementing such an instrument at scale. Its eventual effectiveness will depend, among other factors, on the quality and updating of household information, the integrity of beneficiary selection, its interaction with existing programmes, and the availability of sustained fiscal resources. The Family Card design itself links beneficiary selection to PMT-based assessment and envisages integration with the emerging Dynamic Social Registry.

Bangladesh's earlier experience with expansion of the Old Age Allowance and Widow Allowance during the COVID-19 period illustrates another way in which the tension between broad coverage and fiscal constraint has been managed. Coverage was expanded comprehensively in 112 of the country's most poverty-prone upazilas and subsequently extended to a further 150 upazilas, using geographical prioritisation as a pathway towards broader coverage.⁶⁴ The approach reduced the need to differentiate among otherwise eligible individuals within the initially selected locations while containing the immediate fiscal cost of nationwide expansion. Further expansion, however, did not proceed as originally envisaged, illustrating the difficulty of sustaining reforms once they generate sizeable recurrent fiscal commitments.

The political economy issue is therefore not reducible to a binary choice between universal and targeted social protection. Under severe fiscal constraints, every approach entails distributional choices. Narrow targeting determines which households are considered sufficiently poor; categorical programmes determine which lifecycle characteristics warrant priority; geographical targeting determines which locations receive earlier or more comprehensive coverage; and universal provision requires agreement to mobilise substantially greater resources. These choices affect not only

⁶³ The programme is expected to assume much greater scale from FY2026-27. The FY2026-27 budget provides Tk 14,500 crore for the Family Card, with planned coverage of 41 lakh households.

⁶⁴ The expansion of comprehensive coverage of the Old Age Allowance and Widow Allowance in the most poverty-prone upazilas was supported through policy-based lending by the Asian Development Bank. The experience illustrates how development-partner financing and associated reform commitments can facilitate the initial expansion of a fiscally demanding reform, while its subsequent continuation ultimately depends on the government's ability to absorb the resulting recurrent expenditure.

targeting accuracy but also administrative complexity, perceptions of fairness, the constituencies supporting particular programmes, and the amount of discretion retained at different levels of implementation.

The experience of NSSS implementation consequently points towards a broader lesson. Better targeting cannot be achieved through eligibility rules alone. It requires credible and sufficiently current information on household circumstances, transparent and consistently applied selection procedures, mechanisms for updating information as circumstances change, effective grievance and review arrangements, and sufficient financing to narrow the gap between the eligible population and available programme places. The Family Card represents an important new attempt to strengthen household-level poverty targeting, but its effectiveness will depend critically on the information infrastructure through which eligibility is established and updated. The earlier attempt to create such an infrastructure through the National Household Database, followed more recently by the development of the Dynamic Social Registry, therefore assumes particular importance. The political economy and implementation experience of these initiatives are considered in the following section.

7.5 Information systems and the political economy of targeting reform: NHD and DSR

The targeting challenges discussed in the preceding section have long highlighted the need for a reliable information architecture capable of identifying poor and vulnerable households across social protection programmes. The National Social Security Strategy (NSSS) therefore proposed the establishment of a National Household Database (NHD) as a major component of beneficiary-selection reform. The Statistics and Informatics Division (SID) was assigned responsibility for developing the database through a nationwide household census, with the intention of generating socioeconomic information that could support Proxy Means Test (PMT) scoring and complement existing administrative and community-based methods of beneficiary identification. The underlying objective was important: moving from programme-specific and locally fragmented information towards a more consistent and evidence-based basis for assessing household poverty and vulnerability.

The NHD represented an ambitious attempt to create Bangladesh's first comprehensive household-level social registry. Data were collected from approximately 35 million households, but the resulting database could not ultimately be put into operational use because of serious data-quality and integration problems. The project, initiated in 2013 and subsequently revised several times, involved expenditure of approximately Tk 727 crore. Its inability to generate an operational database therefore constituted a significant setback to one of the central targeting reforms envisaged under the NSSS. Instead of providing a common socioeconomic information base for programme selection, implementing agencies continued to depend largely on programme-specific application data, administrative verification and local selection arrangements. The Final Review consequently identifies the NHD as one of the most important incomplete elements of beneficiary-selection reform.

The experience of the NHD also illustrates why social registries cannot be regarded simply as information-technology projects. Establishing a national registry requires agreement on what information should be collected, how poverty and vulnerability should be measured, which institution should maintain the database, how information should be verified and updated, and how programme administrators across government should access and use it. It also requires interoperability with other government databases and clear arrangements for data governance, accountability and correction of errors. Weaknesses in any of these areas can reduce the operational value of an otherwise technically sophisticated database. From a political economy perspective, therefore, the NHD experience points to the importance of institutional ownership and coordination as much as the quality of the underlying technology.

A further challenge arises from the dynamic nature of poverty and vulnerability. Bangladesh has a large concentration of households around the poverty line, and household circumstances can change rapidly following illness, loss of employment, natural disasters, price shocks and other adverse events (Razzaque & Rahman, 2019). A household database based on a periodic census therefore begins to lose its targeting value unless information is regularly updated. Large-scale enumeration exercises can be costly and administratively demanding, while delayed re-certification risks continuing to classify households according to socioeconomic conditions that no longer prevail (Majoka & Palacios, 2019; Kidd & Athias, 2020). The NHD experience consequently raised a broader question about whether periodically reconstructing a nationwide household database provides a sufficiently responsive and sustainable foundation for social protection targeting.

Against this background, Bangladesh has moved towards the development of a Dynamic Social Registry (DSR). The conceptual difference is important. Rather than depending primarily on an occasional nationwide census, a dynamic registry is intended to allow households to enter or update the system as their circumstances change, while drawing on administrative information from other government sources for verification. Government guidelines issued in 2024 established the institutional basis for developing the DSR, and subsequent social protection reforms have continued to emphasise its role in improving beneficiary identification, data storage and programme delivery. The World Bank-supported Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT) project is supporting the design and rollout of the national DSR.⁶⁵

The emerging DSR model envisages the use of NID or birth-registration information to authenticate applicants and the integration, where feasible, of socioeconomic and administrative information held

⁶⁵ The Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT) project was approved by the World Bank in March 2025 with financing of US\$200 million. Implemented in partnership with the Ministry of Social Welfare and the Ministry of Finance, the project supports, among other activities, the design and rollout of a national Dynamic Social Registry, improvements in major cash-transfer programmes and expanded economic-inclusion support for poor and vulnerable households (World Bank, 2025).

by different government agencies. Household information can then be combined with socioeconomic assessment and field verification to support programme eligibility decisions (Finance Division, 2025). This approach potentially offers important advantages over a static census-based database. New applicants can enter the system as circumstances change, information can be updated more frequently, and interoperability with administrative databases can strengthen verification. A dynamic registry can also support shock-responsive social protection by helping government identify households that become vulnerable following climatic, economic or other shocks. The World Bank project supporting the DSR specifically envisages its use to improve targeting and facilitate the inclusion of newly eligible households as circumstances change.

It is important, however, to distinguish the DSR from the progress already achieved through the Single Registry MIS. Programme-level MIS platforms and the Social Protection Budget Management Unit (SPBMU) MIS increasingly allow beneficiary records from different programmes to be linked and checked, including through NID verification. The Single Registry therefore primarily brings together information on existing programme beneficiaries and supports interoperability across programme systems. The DSR has a broader prospective function: it is intended to provide socioeconomic information on households, including potential beneficiaries not already enrolled in a programme, so that eligibility and vulnerability can be assessed more systematically. The two systems are thus complementary rather than interchangeable. Government assessments recognise significant progress with the Single Registry architecture, while nationwide operationalisation of the DSR remains unfinished.

At the time of the Final Review, the DSR was being piloted in eight upazilas in connection with major social assistance programmes, while nationwide implementation had not yet been achieved. This is nevertheless an important institutional shift from the earlier NHD approach. The transition indicates that the government has not abandoned the objective of establishing a common information basis for beneficiary selection following the NHD experience, but has instead moved towards a more flexible model based on continuous updating and greater use of administrative data. The emergence of household-level poverty-targeted initiatives, particularly the Family Card discussed in Section 7.4, further increases the importance of establishing such an information system.

The political economy implications of the DSR are more complex than simply reducing local discretion. A more standardised, data-based system can potentially limit opportunities for beneficiary selection to be determined primarily through personal relationships or local influence. Yet discretion does not disappear; some of it is redistributed. Decisions are required about the variables included in socioeconomic assessment, the weights assigned to them, rules for verification, the circumstances under which applicants can challenge their classification, and the institutions authorised to access or modify information. Where field verification or local committees continue to play a role in final selection, local knowledge remains useful but also retains an element of discretionary judgement. Effective targeting therefore depends on achieving an appropriate balance between standardised data-based assessment and mechanisms for verifying circumstances that administrative databases cannot adequately capture.

The DSR also raises institutional questions concerning data ownership and interoperability. Social protection information is currently distributed across multiple ministries and programme databases, while other potentially relevant information is held by agencies responsible for national identification, birth registration, taxation, land administration and other public services. Creating an effective social registry therefore requires institutions to share information and operate according to common data standards. This can be technically demanding, but it also affects established institutional control over programme and beneficiary information. The experience of the NSSS suggests that interoperability will consequently require clear government-wide rules concerning data access, privacy, accountability and institutional responsibilities rather than relying solely on bilateral arrangements among individual agencies. Government assessments in 2026 similarly identify common data-governance arrangements as an important requirement for the next phase of social protection reform.

A related consideration is institutional sustainability. The development of the DSR is receiving significant financial and technical support from the World Bank through SSPIRIT, while different government agencies will ultimately need to operate, update and use the system on a continuing basis. International experience suggests that social registries require sustained investment in technical capacity, data updating, system security and administrative coordination rather than a one-off expenditure on software or data collection. The political economy challenge is therefore to ensure that the DSR becomes embedded within routine government functions and budgets, with sufficient domestic capacity to maintain the system after project-supported technical assistance is reduced. This is particularly important given the experience of the NHD, where substantial initial investment did not translate into a usable and sustainable targeting instrument.

The transition from the NHD to the DSR consequently illustrates both the potential and the complexity of institutional reform in social protection. Technology can substantially improve beneficiary identification, reduce duplication and make selection more transparent, but it cannot substitute for clear institutional responsibility, reliable data, inter-agency cooperation and accountability. Nor can a social registry resolve the underlying fiscal problem if the number of eligible households substantially exceeds the resources available for programme coverage. Its principal contribution is to make those allocation choices better informed, more transparent and more responsive to changing household circumstances. Whether the DSR can fulfil that role will depend on successful nationwide operationalisation, sustained interoperability across government systems and the institutional capacity to maintain and use the information over time.

7.6 Building a new system: the political economy of contributory social protection and NSIS

One of the most significant unfinished elements of the NSSS concerns social protection for the working-age population. Bangladesh has long relied on tax-financed social assistance, workfare programmes, statutory employer obligations and sector-specific welfare funds to address some of the risks faced during working life. These instruments remain important, but they do not constitute a system of insurance against loss of earnings arising from unemployment, employment injury,

sickness or maternity. The NSSS sought to address this gap through the National Social Insurance Scheme (NSIS), comprising four branches covering these contingencies. By the end of the NSSS implementation period, however, progress remained highly uneven. Employment injury had advanced to operational piloting, analytical and costing work had progressed on unemployment and maternity protection, while sickness insurance remained substantially less developed (General Economics Division, 2015; RAPID, 2026).

The political economy of this reform is different from that surrounding the expansion of an existing allowance or programme. Social insurance requires a new relationship among workers, employers and the State. At its core are pre-arranged financing, collective risk pooling and legally defined entitlements: contributions are collected before a contingency occurs and pooled so that eligible members receive benefits according to predetermined rules when the insured risk materialises (ILO, 2021; RAPID, 2026). This requires much more than agreement on the desirability of worker protection. Decisions have to be reached on who will be covered, who will contribute, how much they will contribute, what benefits will be provided, how funds will be governed, and which institution will enforce contribution obligations and administer claims. Each choice distributes costs and benefits differently. This helps explain why the NSIS has proved considerably more difficult to implement than reforms that could be pursued through established tax-financed programmes.

International social security standards provide important reference points for these choices, but they do not provide a ready-made contribution formula.⁶⁶ ILO Convention No. 121, for example, establishes principles for employment injury protection, including no-fault protection and periodic benefits for permanent incapacity, with a benchmark of at least 60 per cent of previous earnings for specified cases. Convention No. 183 provides for at least 14 weeks of maternity leave and cash benefits of at least two-thirds of previous earnings. For unemployment, Convention No. 102 provides a benchmark of around 45 per cent of reference earnings, while Convention No. 168 establishes a higher benchmark of at least 50 per cent and gives greater attention to the connection between income support and return to employment. Sickness protection similarly involves standards relating to income replacement and duration (ILO, 2021; ILO, 2022; RAPID, 2026). The implication for Bangladesh is important: the contribution debate cannot sensibly be separated from decisions on the protection that those contributions are intended to finance.

⁶⁶ ILO social security standards establish internationally recognised principles and minimum or higher benchmarks relating to coverage, qualifying conditions, benefit levels, duration, financing and governance. They do not prescribe a uniform contribution rate that countries must apply. Contribution rates depend on the benefits provided, the population covered, incidence of the insured risk, administrative costs and other assumptions, and therefore require country-specific actuarial assessment. The distinction is important because compliance with an ILO benefit standard does not, by itself, determine what workers or employers should contribute.

Nor is there a single financing principle that can simply be applied across all four branches. Employment injury insurance has a particularly strong rationale for employer financing because the insured contingency arises from employment. Comparator systems illustrate this clearly: employer contribution rates for employment injury are around 0.8 per cent of wages in Cambodia, risk-related rates of 0.2 to 1 per cent in Thailand, 0.24 to 1.74 per cent in Indonesia, and around 0.5 per cent in Viet Nam, although benefits, risk classifications and institutional arrangements differ considerably.⁶⁷ Maternity and unemployment insurance, by contrast, are more commonly associated with some combination of employer and employee contributions, sometimes supplemented by public financing. The political-economy question is therefore not simply whether workers and employers are willing to “pay for NSIS”. It concerns the allocation of responsibility for particular risks, the relationship with obligations that employers already bear, and whether the resulting package is regarded by contributors as reasonable and credible.

The evolution of institutional responsibility for the NSIS itself illustrates another dimension of the problem. Responsibility moved between financial-sector institutions before the Central Management Committee confirmed in November 2024 that the Ministry of Labour and Employment (MoLE) would lead social insurance for workers. The subsequent establishment of the Social Security Unit (SSU) within MoLE in June 2025 provided, for the first time, a dedicated institutional focal point for this agenda.⁶⁸ This clarification represents progress, but it does not by itself create the administrative capabilities required for a multi-branch insurance system. Contribution collection and reconciliation, maintenance of individual contribution records, actuarial assessment, claims administration, fund management, compliance monitoring, digital case management, grievance handling and financial oversight are specialised functions. The recent institutional assessments find that many of these capacities remain limited or dispersed across existing agencies (ILO and RAPID, 2026; RAPID, 2026). The political decision to assign leadership has therefore been easier than creating an institution capable of discharging the full mandate.

⁶⁷ The international figures are illustrative rather than directly comparable. The reviewed NSIS Roadmap reports employer-financed employment injury contribution rates of 0.8 per cent of wages in Cambodia, risk-related rates of 0.2–1.0 per cent in Thailand, 0.24–1.74 per cent in Indonesia, and 0.5 per cent in Viet Nam, with a lower rate available for specified low-risk employers. Benefit packages, wage ceilings, risk classifications and institutional arrangements differ across these systems. The relevant lesson for Bangladesh is therefore the financing principle and broad order of magnitude, rather than replication of a particular country’s rate.

⁶⁸ Institutional responsibility for worker-focused social insurance evolved during the NSSS implementation period. MoLE established a Tripartite Committee on 3 March 2024, but uncertainty over institutional leadership temporarily affected its operation. At the 19th meeting of the Central Management Committee on 14 November 2024, MoLE was formally confirmed as the lead ministry for worker-related social insurance. The Social Security Unit was subsequently established within MoLE in June 2025 to provide a dedicated focal point for the emerging NSIS agenda.

The Employment Injury Scheme (EIS) shows both the difficulty of this transition and the progress that can be made through gradual institutional development. Existing employment injury protection under the Bangladesh Labour Act has principally followed an employer-liability model, supplemented by the Central Fund and the Bangladesh Labour Welfare Foundation. These arrangements provide useful protection but are not social insurance in the strict sense: the Central Fund is financed through a levy linked to export value, while the Labour Welfare Foundation draws on enterprise profits, and neither provides an actuarially based system of wage-linked contributions and legally guaranteed periodic income replacement across workers generally (RAPID, 2026). The EIS pilot, introduced in 2022, has gone further. It applies a no-fault principle, uses structured claims administration and digital accident reporting, and provides periodic pension-type top-up payments for permanent total disability and death alongside existing Central Fund compensation. It has consequently generated practical experience in claims management, direct payment and tripartite governance that did not previously exist in Bangladesh (EIS, 2024; ILO, 2025).

The EIS experience also requires a more nuanced political-economy interpretation than portraying the pilot simply as a brand-funded arrangement that domestic employers have resisted. During the pilot, the top-up component has indeed been financed through voluntary contributions from international brands equivalent to 0.019 per cent of their sourcing value. That financing arrangement was designed as transitional. More importantly, the Bangladesh Labour Act amendment enacted in April 2026 provides for the establishment of an Employment Injury Scheme Fund and permits the new arrangement to replace the existing employer-liability provisions in sectors to which the scheme is applied (Government of Bangladesh, 2026; RAPID, 2026). Three national tripartite consultations undertaken around the transition also generated a degree of agreement among government, employer and worker representatives on several design and governance principles (RAPID, 2026). The unresolved issue is therefore increasingly one of converting a pilot and an existing liability into a sustainable pooled arrangement. How the contribution rate is determined, how existing obligations are treated, and whether employers view the new mechanism as rationalising current liabilities or adding another cost layer will have considerable bearing on its acceptability.

Unemployment insurance provides an even clearer illustration of why scheme design is itself a political-economy issue. An earlier NSIS costing exercise estimated a formal-sector unemployment insurance contribution of 1.58 per cent of wages, divided equally between employers and workers at 0.79 per cent each. It combined a benefit of 45 per cent of previous earnings with a maximum duration of 26 weeks, but generated an implied qualifying contribution period of 86 months for six months of benefits (PwC, 2024).⁶⁹ These assumptions were reconsidered, in Razzaque and Hasan

⁶⁹ There is a dating inconsistency across the source documents. The ABND report refers to the underlying PwC costing exercise as PwC (2022), while the bibliography of the 2026 NSIS Roadmap lists the published *Study on Framework for Introduction of National Social Insurance Scheme in Bangladesh* as PwC (2024). The latter

(2022), against ILO standards and international experience to include a 50 per cent replacement rate, six months' maximum benefit and an eligibility condition of at least 12 months of contributions during the preceding 24 months. At a 4.2 per cent unemployment rate, these resulted in estimated financing requirements equivalent to contributions of about 0.55 per cent of wages from each side, with total benefit expenditure of around Tk 26 billion under the assumptions used (Razzaque and Hasan, 2022; ILO and RAPID, 2026).

The contrast is significant because it demonstrates that affordability cannot be assessed independently of accessibility. A scheme can be made financially less demanding by setting restrictive qualifying conditions, shorter benefit periods or low replacement rates, but it may then provide little effective insurance to workers. Conversely, generous parameters increase financing requirements. Razzaque and Hasan (2022) also examined a much narrower potential RMG pilot in which three months of benefits at a 50 per cent replacement rate could, under their assumptions, involve monthly contributions of approximately Tk 25 to Tk 41 from each worker and employer at unemployment or turnover rates of 3 to 5 per cent. These figures are not directly comparable with estimates for a comprehensive formal-sector scheme, but they demonstrate the scope for incremental approaches. More fundamentally, they show why unemployment insurance needs to be discussed as a package involving eligibility, benefit adequacy, contribution burden and re-employment support rather than as a payroll deduction alone. Public employment services, reliable worker records and active labour market policies become part of the institutional bargain because insurance is intended to protect workers during involuntary job loss while facilitating their return to work (Carter et al., 2013; Razzaque and Hasan, 2022).

Maternity protection raises a different distributional question. Bangladesh already requires eligible employers to finance statutory maternity benefits, meaning that the policy choice is not between imposing a cost and having no cost at all. One question is whether individual employer liability should gradually give way to broader risk pooling, thereby spreading maternity-related costs more widely and potentially reducing the employment disincentive associated with concentrating the cost on firms employing women of reproductive age. The available costing exercises also demonstrate that “maternity insurance” can describe quite different forms of protection. An employment-linked wage-replacement model reviewed in the ABND estimated an illustrative formal-sector contribution requirement of 1.56 per cent of wages, divided equally between employer and employee at 0.78 per cent each. By contrast, Moazzem et al. (2025) examine protection against maternity-related medical expenditure through a much broader health-financing model, with substantial public financing requirements. These are not competing estimates of the same scheme. They answer different policy questions (ILO and RAPID, 2026; Moazzem et al., 2025). For policymakers and social partners,

bibliographic year is used in this chapter. The substantive comparison of the unemployment-insurance parameters is drawn from the ABND report.

agreement on what risk is actually to be insured must therefore precede agreement on who should finance it.

These examples also caution against characterising the politics of NSIS primarily as a simple conflict between employers seeking to avoid contributions and workers seeking protection without paying for it. Financing concerns are real. Additional payroll costs matter to employers, particularly in competitive labour-intensive sectors, while even modest deductions can be salient to low-paid workers. Yet the extensive tripartite consultations undertaken through the ABND and NSIS Roadmap processes indicate considerable support for strengthening worker protection, alongside concerns over affordability, compliance, institutional arrangements and trust (ILO and RAPID, 2026; RAPID, 2026). The more fundamental political-economy problem is therefore one of constructing a credible bargain. Workers need confidence that contributions will translate into accessible and meaningful benefits. Employers need reasonable certainty over contribution liabilities and confidence that obligations will be applied consistently across competing firms. Both have an interest in transparent fund management, clear entitlements and effective administration. Without these conditions, mandatory contributions can readily be perceived as another deduction or tax rather than as the financing of an enforceable social right.

Labour-market structure further limits how quickly such a bargain can be extended. With around 84 per cent of employment remaining informal, much of the workforce does not have stable payroll records, documented earnings or readily enforceable employer contribution obligations. The challenge is particularly acute among own-account workers and workers moving between formal and informal employment. This does not invalidate the case for social insurance, but it changes the feasible sequencing. The ABND process identified formal private-sector workers and informal workers with identifiable employment relationships as particularly relevant groups for early extension, while recognising that own-account and other workers may require different financing and administrative arrangements (ILO and RAPID, 2026). Extending contributory coverage beyond readily identifiable employment relationships will depend on stronger worker registration, more reliable labour-market information, simplified contribution mechanisms and, for some low-income groups, an appropriate role for public subsidy.

The experience over the NSSS period therefore suggests that the four branches cannot realistically be treated as a single reform moving at a uniform pace. Employment injury has already generated an operational platform and now faces the challenge of institutionalising it. Unemployment and maternity protection have a body of analytical work from which more concrete design choices can be developed, although actuarial assessment and institutional preparation remain necessary. Sickness insurance is at a considerably earlier stage and requires, among other things, reliable medical certification and clarity on how insurance would interact with existing sick-leave obligations. Over the longer term, the NSIS Roadmap envisages a dedicated statutory National Social Insurance Authority, supported by tripartite governance, protected branch-specific funds and common administrative systems (RAPID, 2026). The political-economy lesson from the NSSS period is thus not that contributory social insurance is intrinsically infeasible in Bangladesh. Rather, it is a reform whose

implementation depends unusually heavily on sequencing, credible burden-sharing, institutional trust and the progressive construction of administrative capability. Precisely because it creates new entitlements, new financial obligations and new institutions at the same time, it represents one of the clearest examples of why systemic reforms have advanced more gradually than extensions of established social protection programmes.

7.7 Spatial dimensions of social protection: the urban gap

The spatial distribution of social protection represents another important dimension of Bangladesh's social protection architecture. Historically, many of the country's major programmes developed in response to rural poverty, agricultural seasonality, food insecurity and disaster-related vulnerability. This orientation was understandable when poverty was overwhelmingly rural and a large majority of the population depended directly or indirectly on agriculture. Bangladesh has since undergone rapid urbanisation and structural transformation, however, while the adaptation of social protection programmes to urban conditions has proceeded more gradually. The resulting rural-urban difference in programme coverage is therefore partly a legacy of the way the system has evolved over time.

Household-level data illustrate this difference. HIES 2022 suggests that approximately 44 per cent of rural households received at least one social protection benefit, compared with around 24 per cent of urban households (Razzaque, Rahman and Hassan, 2025). The urban share of beneficiaries is also relatively low in some major lifecycle programmes. Only around 15–19 per cent of beneficiaries of the Old Age Allowance and Disability Allowance are reported to be urban residents, while some programmes have historically had limited or no coverage within city corporation areas (Razzaque and Rahman, 2025). Estimates also suggest that programmes specifically oriented towards urban populations account for only a small proportion of overall social protection expenditure. These patterns indicate that programme coverage has not yet adjusted fully to the changing spatial distribution of population, employment and vulnerability.

Urban vulnerability also differs in important respects from its rural counterpart. Urban households may have somewhat higher nominal incomes and expenditures, but they face substantially higher costs for housing, food, transport, utilities and other basic services. A large proportion of low-income urban workers are employed informally, often with irregular earnings and limited employment protection. Unlike many rural households, they may have little access to agricultural land, own-produced food or other forms of subsistence support that can partially cushion income shocks. Consequently, an interruption of earnings can translate rapidly into difficulties in meeting rent, food and transport costs. These characteristics suggest that poverty measured only through income may not fully capture the economic insecurity faced by low-income urban households (Eusuf, 2012; Razzaque and Rahman, 2025).

The comparatively limited development of urban social protection also reflects practical administrative challenges. Urban populations tend to be more mobile, employment is frequently informal, and low-income households may live in rented or temporary accommodation without long-

established links to local administrative structures. Beneficiary identification can therefore be more difficult than in rural areas where local government institutions often possess greater knowledge of resident households. Migrants may retain formal connections with their places of origin while living and working elsewhere, creating additional challenges for determining programme location, avoiding duplication and maintaining up-to-date beneficiary information. These considerations have made the extension of conventional locally administered programmes into urban settings more demanding.

A further policy consideration has been the longstanding concern that extending substantial social protection benefits in cities could encourage additional rural-to-urban migration. Such concerns are understandable in a context where major cities already face pressures on housing, transport, sanitation and other public services. Available evidence, however, provides limited support for the proposition that social protection benefits of the scale currently provided in Bangladesh constitute an important driver of migration. Research on internal migration generally identifies employment opportunities, expected earnings, climate-related displacement, river erosion and weak livelihood opportunities at places of origin as much more important influences (Eusuf, 2012; Kabir, Mansoor and Barca, 2023).⁷⁰ Given the relatively modest value of most social protection transfers compared with urban living costs, it is unlikely that access to these benefits alone would significantly alter household migration decisions.

The political economy issue is therefore less one of deliberate rural preference than of institutional path dependence and competing policy concerns. Programmes created to address rural poverty have developed established administrative systems, beneficiary-selection mechanisms and constituencies over many years. Expanding them into urban areas may require new implementation arrangements, revised eligibility rules and additional financing. At the same time, policymakers must balance social protection objectives against concerns over already strained urban infrastructure and service delivery. These factors can result in incremental rather than rapid expansion even when the case for greater urban coverage is increasingly recognised.

The changing geography of poverty nevertheless makes adaptation increasingly important. Urban areas now account for a substantial and growing share of Bangladesh's population, employment and economic activity, while urban poverty encompasses a heterogeneous population including informal workers, domestic workers, transport workers, small traders, construction workers,

⁷⁰ Migration decisions are influenced by a combination of economic, environmental and household factors, and the relative importance of these factors varies across locations and migrant groups. The point here is not that social protection can never affect location decisions at the margin, but that available evidence for Bangladesh does not establish modest social protection transfers as a major determinant of rural-to-urban migration. The value of most existing benefits also remains small relative to the additional housing, transport and other living costs typically incurred by low-income urban households.

migrants and households living in informal settlements. A social protection system designed primarily around relatively stable rural populations may therefore find it increasingly difficult to respond to the risks generated by urbanisation, labour-market informality and high living costs. The NSSS recognised the importance of extending social protection to urban populations, but implementation during the strategy period remained comparatively limited.

Recent developments in social protection administration may provide a more favourable basis for addressing this gap. Greater use of NID-based identification, digital applications, programme MIS platforms and the emerging Dynamic Social Registry can potentially reduce dependence on locality-based identification and make it easier to recognise households whose residence or employment circumstances change. Similarly, the Family Card discussed in Section 7.4 is designed around household socioeconomic circumstances rather than a specifically rural programme structure and could therefore provide a more spatially neutral basis for poverty-targeted support. These developments are still evolving, but they indicate how improvements in information systems may help overcome some of the administrative obstacles that have historically constrained urban expansion.

The experience of the NSSS consequently suggests that the urban gap should be understood as part of the broader challenge of adapting social protection institutions to structural transformation. Bangladesh's programme architecture developed when poverty, employment and administrative relationships were considerably more rural than they are today. As urbanisation proceeds, social protection will increasingly need to recognise that vulnerability is also spatially mobile. The relevant reform challenge is therefore not simply to replicate rural programmes in cities, but to develop selection, financing and delivery arrangements capable of responding to the distinct characteristics of urban poverty and informal employment while maintaining consistency with the wider national social protection system.

7.8 Development partners, reform incentives and domestic ownership

Development partners have played an important role in the evolution of social protection in Bangladesh. Financial assistance, policy-based lending, technical expertise, analytical work and institutional support have contributed to programme development as well as wider reforms in targeting, digital payments, information systems, social insurance, shock-responsive social protection and programme monitoring. Engagement increased particularly following the COVID-19 pandemic, when social protection became an important component of both emergency response and broader reform programmes. Multilateral and bilateral partners, together with United Nations agencies, have consequently provided resources and technical inputs that have allowed government

institutions to undertake reforms for which domestic financing or specialised expertise was not always readily available (General Economics Division, 2020; ILO and RAPID, 2026).⁷¹

Such engagement can be especially valuable where reform requires knowledge or administrative capabilities that are relatively new to the country. The development of contributory social insurance, actuarial analysis, integrated management information systems, social registries and digital delivery arrangements all involve specialised expertise and learning from international experience. Development partners can help government institutions access this knowledge, test new approaches and reduce the initial financial and technical risks associated with innovation. The relevant political economy issue is therefore not whether external support should play a role, but how effectively such support becomes aligned with national priorities and converted into sustainable domestic institutions.

This distinction is particularly important when externally supported initiatives move from pilot or project status to national systems. Pilots can be valuable because they allow administrative procedures, financing arrangements and delivery mechanisms to be tested before wider implementation. The more demanding stage begins when government must decide whether the intervention should be institutionalised, how recurrent costs will be financed, which institution will assume permanent responsibility, and how a project-based arrangement will be incorporated into national legal and administrative systems. The Employment Injury Scheme (EIS), discussed in Section 7.6, illustrates this transition particularly well. The pilot has generated practical experience in no-fault employment injury protection, periodic benefits, digital claims administration and tripartite governance, with technical support from the ILO and other international partners and transitional financing for its top-up benefits from international brands. The challenge is now to convert these achievements into a statutory and financially sustainable national arrangement. The 2026 amendment to the Bangladesh Labour Act establishing the basis for an Employment Injury Scheme Fund represents an important step in that direction (RAPID, 2026).⁷²

⁷¹ Development-partner engagement in social protection involves a wide range of institutions and forms of support. During Action Plan Phase II, major development partners included the World Bank, Asian Development Bank, European Union and Government of Germany through budget support and policy-based financing, while organisations including DFAT, UNICEF, WFP, ILO and GIZ, amongst others, provided technical assistance, programme support and specialised expertise. The nature and intensity of engagement vary considerably across programmes and reform areas.

⁷² The EIS pilot was introduced in 2022 and initially focused on export-oriented ready-made garment workers before being extended to additional groups. Its periodic top-up benefits have been financed during the pilot through voluntary contributions from international brands, while the pilot has generated practical experience in claims administration, benefit calculation, digital processing and tripartite governance. The Bangladesh Labour (Amendment) Act, enacted in April 2026, provides for the establishment of an Employment Injury

The EIS experience highlights a wider lesson. Successful piloting and successful institutionalisation are different stages of reform. External financing and technical assistance can help demonstrate that a particular mechanism is operationally feasible. National scale-up, however, requires domestic decisions on legislation, institutional responsibility, financing, staffing, systems management and recurrent expenditure. A pilot may therefore generate valuable evidence without automatically producing a national programme. This does not indicate that the pilot has failed. Rather, it reflects the greater political, fiscal and administrative demands associated with moving from experimentation to permanent public provision.

Government leadership becomes especially important at this stage. Social protection reform involves many technically specialised initiatives, but senior officials responsible for the sector do not necessarily need to master every technical detail of each programme, information system or insurance design. They do, however, need a sufficiently clear understanding of the overall social protection architecture, its intended direction, the sequencing of major reforms and the relationship among individual initiatives. Without such a system-wide perspective, technically sound projects can advance independently without necessarily contributing to the wider reform objective. A new registry, MIS, pilot programme or institutional arrangement may perform its immediate function successfully while remaining weakly connected with other reforms that are supposed to operate alongside it.

This issue is particularly relevant in Bangladesh because responsibility for social protection is distributed across a large number of ministries, divisions and agencies. The NSSS sought to manage this complexity through the Central Management Committee (CMC), thematic clusters and a range of cross-cutting institutional responsibilities. These mechanisms have helped maintain a platform for policy dialogue and have supported important decisions on the Single Registry, Dynamic Social Registry, beneficiary verification, adaptive social protection and other reforms. Nevertheless, the implementation experience reviewed in Chapter 6 shows that coordination has been less consistent where progress requires sustained engagement across ministries, agreement over institutional responsibilities, changes in administrative procedures or follow-up over an extended period. Meeting irregularity, changes in focal officials and uneven implementation of decisions have affected continuity in some areas (General Economics Division, 2020).

Internal government coordination should therefore be distinguished from the existence of formal coordination structures. Committees and clusters provide an essential framework, but effective coordination also requires ministries to understand the wider reform agenda, exchange information internally and across institutions, take account of related initiatives being undertaken elsewhere in government, and follow through on decisions once agreement has been reached. This becomes

Scheme Fund and creates a legal basis for moving from the existing employer-liability arrangement towards a more structured national mechanism. The details of this transition are discussed above.

particularly important for reforms such as programme consolidation, social insurance and interoperable information systems, none of which can be implemented effectively by a single ministry acting independently. The experience of Action Plan Phase II indicates that reforms implemented largely within an established ministerial mandate have generally been easier to advance than those requiring several institutions to adjust responsibilities or align their systems.

This has direct implications for development-partner engagement. Development partners typically work through particular government counterparts and respond to priorities identified through those institutional relationships. Where government has a clearly articulated reform sequence and strong central coordination, external assistance can be organised around that national framework. Where ministries pursue related initiatives separately, however, external support can also become organised around separate institutional tracks. In such circumstances, fragmentation in external assistance may partly reflect fragmentation within government itself rather than originating independently from development partners. The political economy relationship therefore runs in both directions: development-partner programmes can influence the evolution of domestic institutions, but the organisation and incentives of domestic institutions also shape the type of external assistance that is requested, negotiated and implemented.

This observation is important because Bangladesh's development partners themselves have increasingly sought greater coordination. Regular interaction among social protection development partners, joint analytical exercises and participation in government-led consultations provide mechanisms for exchanging information and identifying areas of common support. The Assessment-Based National Dialogue on social protection for the working-age population, for example, combined technical inputs from development partners with a nationally led tripartite process involving government, employers and workers. Such arrangements can strengthen reform ownership because policy options are not developed solely through external technical analysis but are considered within domestic institutional and stakeholder processes (ILO and RAPID, 2026). The effectiveness of development-partner coordination, however, will ultimately depend on the clarity of the national reform agenda around which that coordination takes place.

A related issue concerns the sustainability of technical assistance. Development partners have supported the development of several programme MIS platforms, beneficiary-selection tools and other specialised systems. This has enabled reforms to progress more rapidly, but the Final Review also finds variation in the extent to which technical functions have been transferred to permanent government staffing and operating arrangements. In some cases, development-partner-supported technical personnel continue to supplement institutional capacity while ministries gradually develop their own in-house expertise. This can be a sensible transitional arrangement, but long-term system sustainability requires that essential functions such as database administration, interoperability, actuarial analysis, systems maintenance, monitoring and programme management become embedded within routine government structures rather than remaining dependent on project-based expertise (Finance Division, 2025).

Institutional ownership therefore involves more than formally assigning a programme or system to a ministry. It requires the responsible institution to possess the staff, technical knowledge, budgetary resources and managerial authority needed to operate the reform once external project support declines. It also requires retention of institutional knowledge when officials are transferred and mechanisms for ensuring that incoming officials understand both the immediate programme and the wider reform objectives to which it contributes. Technical assistance can accelerate capacity creation, but sustainable capability ultimately depends on how effectively that knowledge and responsibility are absorbed by government institutions.

The political economy of development-partner engagement should consequently be understood as an interaction between external resources and domestic reform capability. Development partners can provide financing, specialised knowledge, comparative experience and momentum for reforms that might otherwise progress more slowly. They cannot, however, substitute for government-wide strategic leadership or resolve coordination problems that arise from the distribution of responsibilities across domestic institutions. Conversely, strong government leadership does not imply reducing development-partner engagement. It allows such engagement to become more effective by providing a clearer national framework within which external resources and expertise can be deployed.

The experience of NSSS implementation therefore suggests that domestic ownership and external partnership should be viewed as complementary rather than competing principles. The most productive role for development partners is to support reforms whose objectives, institutional location and longer-term financing direction are clearly understood within government. For government, the corresponding requirement is to maintain a sufficiently strong system-wide view of social protection reform, strengthen coordination among ministries, and plan from the outset for the transition from externally supported projects to permanent national functions. Where these conditions are present, development-partner support can accelerate institutional learning and reform implementation. Where they are weak, even technically successful initiatives may remain project-based or proceed along parallel tracks without generating the wider system transformation envisaged under the NSSS.

7.9 Conclusion

The experience of implementing the NSSS shows why political economy considerations are integral to understanding social protection reform. Technical design can establish what a more effective system should look like, but implementation depends on whether institutions can assume new responsibilities, fiscal resources can be mobilised and sustained, different actors can coordinate around common objectives, and stakeholders can accommodate changes in existing arrangements. These considerations become particularly important when reform extends beyond adjusting individual programmes and begins to alter the way social protection itself is organised, financed and administered. Political economy analysis therefore adds value not by attributing incomplete reform

to particular actors, but by helping explain the institutional and incentive structures within which implementation has taken place.

The NSSS experience suggests a broad pattern in the relative difficulty of different types of reform. Changes that build on established programmes, administrative structures and delivery mechanisms have generally been more amenable to implementation, particularly where expansion or modification can produce relatively immediate and identifiable benefits. Reform becomes more demanding where it requires responsibilities to move across institutions, programmes to be consolidated, information to be shared, or substantial recurrent expenditure to be assumed. The challenge becomes greater still where entirely new systems have to be conceptualised and constructed. Contributory social insurance illustrates this most clearly: it requires new legal and administrative arrangements, agreement over financing responsibilities, specialised technical capability and cooperation among government, employers and workers. The difficulty of implementation therefore tends to increase as more institutional, financial and stakeholder dimensions have to be addressed simultaneously.

At the same time, uneven implementation should not be interpreted simply as an absence of reform. Experience has also generated institutional learning and adjustments in approach. The move away from the earlier household-database model towards a more dynamic approach to beneficiary information, improvements in programme MIS and digital delivery, clearer institutional responsibility for worker-related social insurance, and the operational experience generated through the Employment Injury Scheme all demonstrate that implementation approaches can evolve when earlier arrangements prove insufficient or when practical experience identifies a more feasible pathway. The EIS is particularly instructive because it has moved beyond conceptual discussion into actual administration and has generated experience in claims processing, benefit determination, digital systems and tripartite governance. Such developments suggest that the institutionalisation of reform is often an iterative process rather than a single policy decision.

Political economy constraints are nevertheless difficult to resolve precisely because they are embedded in the implementation system itself. Ministries and agencies operate within established mandates, budgets, administrative procedures and institutional relationships, while major reforms frequently require several of them to act together over a sustained period. Formal coordination structures are important, but their effectiveness ultimately depends on continuity of engagement, follow-through on decisions, exchange of information and a shared understanding of the broader reform architecture. Senior government officials therefore have an especially important role in maintaining sight of the overall direction of social protection reform, even where individual technical functions are delegated to specialised agencies. Without such a system-wide perspective, individual programmes, databases, pilots or institutional initiatives may progress successfully within their own boundaries without necessarily advancing the intended architecture as a whole. Institutional incentives, established interests and unfamiliarity with new reform concepts can also reinforce one another. Where a reform requires agencies to share authority, stakeholders to accept new obligations, and policymakers simultaneously to develop knowledge of unfamiliar systems,

postponement can become easier than implementation even when the underlying policy objective is widely accepted.

The recent Family Card initiative provides an important contemporary illustration of the political salience that social protection can acquire. The programme began with piloting in March 2026, and the FY2026-27 budget provides Tk 14,500 crore for planned coverage of around 41 lakh households. Given Bangladesh's exceptionally constrained fiscal environment, the scale of this commitment can reasonably be regarded as evidence of substantial political interest in expanding social protection. The Family Card is, however, one component of a much wider system, albeit potentially one of its most significant. Its expansion, preservation of the real value of benefits in the face of inflation, accurate beneficiary identification and effective administration will themselves require sustained fiscal and institutional commitment. Other components of social protection remain equally important, and in some areas greater consolidation, harmonisation and integration of existing programmes could strengthen implementation without necessarily requiring continued proliferation of schemes. Bangladesh will also need to give greater attention to contributory mechanisms as part of the broader architecture. Here the political economy is more challenging. Employers and workers have legitimate concerns over contributions and benefits; new institutions, legislation and enforcement arrangements have to be developed; and technical knowledge must be accumulated before the system can operate credibly. Expanding an established allowance or a programme such as the Family Card can generate visible results relatively quickly. Building social insurance requires substantial institutional investment before comparable benefits become visible. This difference in the timing and visibility of outcomes helps explain why programme expansion can be politically and administratively easier than the slower task of constructing a new social protection system.

For the future, these findings suggest that the feasibility of social protection reform will depend increasingly on how effectively technical objectives are matched with institutional readiness, financing capacity, stakeholder incentives and realistic sequencing. Government leadership will remain central, particularly in maintaining a coherent view of the system, strengthening coordination across ministries and ensuring that individual reforms contribute to common national objectives. Development partners can continue to make an important contribution through financing, specialised expertise, international experience, analytical support and assistance in developing new institutional capabilities, but the sustainability of reform will ultimately depend on its integration into domestic institutions, budgets and administrative processes. The political economy lesson from the NSSS period is therefore not that ambitious systemic reform should be avoided, but that it requires a different implementation horizon from conventional programme expansion. Building a coherent social protection system takes time, sustained institutional effort and continuing accommodation of different interests. Recognising these realities at the design stage can make the next phase of reform more achievable while allowing Bangladesh to build on the substantial institutional foundations already established.

Recommendations for the Next Phase of Social protection Reform

Chapter 08

Chapter 8: Recommendations for the Next Phase of Social Protection Reform

8.1 From NSSS Implementation Experience to Strategic Renewal

The National Social Security Strategy (NSSS) represented an important shift in Bangladesh's approach to social protection. Rather than viewing social protection principally as a collection of individual safety-net programmes, the Strategy sought to establish a more coherent system organised around lifecycle risks, poverty and vulnerability. It also recognised that programme expansion alone would be insufficient. More effective social protection would require improvements in beneficiary identification, programme consolidation, digital delivery, grievance redress, monitoring and evaluation, institutional coordination and, over time, the development of contributory protection for the working-age population. The two NSSS Action Plans attempted to translate these ambitions into a wide-ranging programme of reform, guiding social protection policy and implementation over the past decade.

This Final Review finds that this period generated some meaningful progress, although the depth of reform varied considerably across different parts of the agenda.

- Progress under the NSSS was generally stronger where implementation could build on established programmes and administrative platforms. Old-age protection expanded; disability-related support was strengthened; the Mother and Child Benefit Programme consolidated earlier maternal allowance schemes and developed into a nationwide programme; major food security and disaster-response programmes continued to operate at scale; and digitalisation increasingly transformed programme administration and benefit payments. The institutional reform agenda also advanced substantially, with the CMC-led coordination structure remaining operational, programme management information systems expanding, Government-to-Person payments becoming established across most major cash programmes, and formal mechanisms for beneficiary selection, grievance redress and monitoring becoming part of the social protection architecture.
- At the same time, the implementation experience shows that expanding or improving established programmes has generally proved easier than undertaking reforms that require deeper changes in programme structure, institutional responsibilities or financing arrangements. Programme consolidation and harmonisation remain incomplete; a coherent urban social protection package has yet to become fully operational; contributory social insurance remains at an early stage beyond the Employment Injury Scheme pilot; and several aspects of lifecycle integration, benefit adequacy and shock-responsive protection require further development. On the institutional side, considerable progress in establishing systems has not always been matched by equally consistent progress in interoperability, regular inter-ministerial

follow-through, beneficiary selection, systematic use of grievance information, or independent evaluation of major programmes.

The aforementioned patterns provide an important lesson for the next phase of reform. The remaining agenda is not simply a matter of completing activities that were delayed under the NSSS. Many of the unfinished reforms are intrinsically more demanding because they involve decisions over institutional mandates, programme ownership, allocation of scarce fiscal resources, information sharing, new financing obligations and coordination among actors with different responsibilities and interests. The political economy assessment undertaken for this Final Review reinforces this point: technically sound reforms can progress at markedly different rates depending on the institutional and financial changes required for implementation. Future reform design therefore needs to combine ambition with greater attention to sequencing, institutional incentives, implementation capability and sustained high-level ownership.

The context in which these lessons must now be applied is also substantially different from that prevailing when the NSSS was adopted. Bangladesh achieved a long period of sustained poverty reduction, with the official poverty rate falling to 18.7 per cent by 2022. However, prolonged inflation, slower growth in real incomes and recent macroeconomic pressures have increased concerns about a reversal of some of these gains. A large population also remains close to the poverty line and therefore vulnerable to relatively modest income, employment, health or price shocks.

Along with the above, rapid urbanisation, demographic ageing, persistent labour-market informality, changing family structures and growing exposure to climate-related risks are altering both the nature and geographical distribution of vulnerability. These developments strengthen the case for social protection to play a more effective role not only in alleviating existing poverty, but also in preventing households from falling into poverty and protecting them against major risks across the lifecycle.

The completion of the NSSS implementation period therefore comes at a particularly consequential moment.

- Bangladesh now has something it did not possess when the Strategy was formulated: a decade of practical experience showing which reforms can be implemented successfully through existing systems, where institutional and administrative constraints have persisted, and where substantially different approaches may be required.
- It also has stronger administrative foundations than a decade ago, including digital payment infrastructure, expanded programme MISs, NID-based verification and emerging registry arrangements. These systems remain incomplete and require further strengthening, but they provide an important basis on which the next generation of reforms can be built rather than requiring the institutional architecture to be created anew.
- Renewed political attention to social protection creates an additional opportunity. The Family Card initiative is particularly significant because it introduces the prospect of a

major household-level programme explicitly focused on poverty and vulnerability, an important gap in the existing social protection architecture. Its significance, however, extends beyond the introduction of another transfer programme. If effectively targeted, adequately financed and integrated with existing lifecycle programmes, the Family Card could provide an opportunity to rationalise overlapping poverty-focused interventions, improve coverage of poor and vulnerable urban households, strengthen the distinction between household poverty assistance and protection against specific lifecycle risks, and give renewed momentum to programme consolidation.

At the same time, the broader social protection agenda extends well beyond the Family Card, and its successful implementation will itself depend on lessons generated by the NSSS concerning targeting, registries, delivery systems, institutional coordination, grievance redress, financing and monitoring. The central challenge will therefore be to integrate the Family Card into the wider social protection architecture in a manner that strengthens system coherence rather than adding another layer to an already fragmented programme landscape.

The central implication of the Final Review is consequently that the next phase should move beyond a primary emphasis on programme expansion towards strengthening the architecture and effectiveness of the social protection system as a whole. Consolidating and strengthening the lifecycle approach should remain a central priority, while establishing clearer and complementary arrangements for household poverty and vulnerability, employment-related risks and large covariate shocks. Programmes serving substantially overlapping purposes should be rationalised, while core lifecycle and rights-based programmes should be strengthened where their rationale remains distinct. These programmatic reforms must in turn be supported by effective institutions for beneficiary identification, data management, payments, grievance redress, coordination, financing, capacity development, monitoring and evaluation.

The opportunity is therefore one of strategic renewal rather than complete replacement. It will be critical to build on the programmes, institutions and delivery systems developed during the NSSS period while addressing the weaknesses that have limited their effectiveness and completing reforms that proved more difficult during the first decade.

The recommendations that follow in this chapter are organised around a set of interconnected strategic reform priorities intended to support that transition. They seek to combine greater protection for poor and vulnerable people with stronger lifecycle and rights-based support, contributory protection for workers, improved resilience to emerging risks, more effective institutions and accountability, and a financing and implementation framework capable of sustaining reform over time.

8.2 Strategic Reform Priorities

The recommendations emerging from the Final Review are organised around eleven strategic reform areas. Together, they provide a framework for strengthening programme design, institutional effectiveness and the wider governance of social protection during the next phase.

The reform areas serve different functions.

- The first group concerns the substantive architecture of protection: the overall direction of reform, the Family Card, lifecycle and inclusion-oriented programmes, social insurance, and protection against urban, covariate and climate-related risks.
- A second group addresses the systems required to make these programmes effective, including targeting and delivery, institutional coordination and capacity, monitoring and evaluation, and financing.
- Development partners and domestic non-state actors constitute a third group. Their roles are different, but both can contribute to stronger implementation, evidence and accountability when their engagement reinforces nationally determined priorities.

The proposed reform areas are closely connected. Programme reform creates demands on institutions; institutional weaknesses can constrain even well-designed programmes. A social insurance system, for example, cannot be developed without specialised administrative capability and reliable worker information. Better targeting depends on data systems, but also on verification, grievance redress and local implementation. Financing decisions affect both the number of people who can be reached and the adequacy of the support they receive. Monitoring and evaluation should, in turn, inform those decisions. The experience of NSSS implementation shows that such interdependencies become particularly important when reforms extend across ministerial responsibilities or require continuing financial and administrative commitments.

Table 8.1 summarises the principal objective of each reform area and its main connections with the wider reform agenda. It is intended as a strategic map. The specific policy measures and implementation requirements are developed in Section 8.3.

Table 8.1 Strategic reform areas, core objectives and system linkages

Strategic reform area	Core objective	Main interlinkages with other reform areas
1. Strategic renewal and sustained political commitment	Translate the lessons of NSSS implementation and current political commitment into a focused, implementable and adequately supported next phase of social protection reform.	Provides the basis for decisions on programme consolidation, financing, institutional responsibilities, social insurance and implementation accountability.
2. Family Card as the household poverty and vulnerability pillar	Develop the Family Card into the principal programme for meaningful income support to poor and vulnerable households, while using it to improve the coherence of the wider programme architecture.	Closely linked with programme consolidation, urban poverty coverage, targeting and verification, DSR, G2P, grievance redress, benefit adequacy, graduation, financing and M&E.
3. Strengthening lifecycle and inclusion-oriented programme reforms	Consolidate and strengthen protection across major lifecycle and inclusion priorities, including old age, widowhood, maternity and early childhood, gender, disability and other groups facing specific vulnerabilities or exclusion.	Complements the Family Card while retaining protection for risks and needs that are not reducible to household poverty; depends on adequate benefits, service linkages, accessible delivery, financing and outcome-focused M&E.

4. Building a contributory social insurance system for workers	Develop a rules-based and financially sustainable system for employment-related risks, beginning where implementation foundations are strongest and expanding in a carefully sequenced manner.	Requires legislation, specialised institutions, worker and employer information, actuarial capability, contribution administration, tripartite governance, capacity development and M&E.
5. Strengthening protection against urban, covariate and climate-related risks	Improve protection against changing patterns of urban deprivation and large-scale shocks, while integrating adaptive and climate-responsive approaches into the wider social protection system.	Connected with Family Card portability and urban coverage, lifecycle programmes, DSR, early-warning systems, G2P, workfare, humanitarian support, local institutions and contingency financing.
6. Strengthening targeting, registries and delivery systems	Build reliable and appropriately differentiated arrangements for beneficiary identification, verification, data management, payments and grievance redress, supported by stronger interoperability.	Provides the administrative backbone for Family Card, lifecycle programmes and shock response; also supports programme consolidation, transparency, payment reliability and better use of programme information.
7. Strengthening institutional coordination, capacity and accountability	Improve implementation management across government while building permanent technical, analytical and administrative capability in responsible institutions.	Supports all reform areas, particularly programme consolidation, social insurance, data systems, local implementation, financing decisions and follow-through on agreed reforms.
8. Establishing an effective monitoring, evaluation and evidence framework	Combine regular programme monitoring with stronger survey evidence, longitudinal analysis and independent evaluation, and ensure that findings inform programme management and resource allocation.	Informs targeting, programme design, benefit adequacy, graduation, consolidation, financing, development-partner support and accountability for results.
9. Putting financing and benefit adequacy on a sustainable footing	Improve the identification of genuine social protection expenditure, establish a medium-term financing approach and maintain the effectiveness of major benefits as economic conditions change.	Cross-cuts Family Card expansion, lifecycle programmes, social insurance, adaptive protection, programme consolidation and M&E, while helping align reform priorities with fiscal feasibility.
10. Reorienting development partnerships towards national ownership and sustainability	Ensure that external financing, technical assistance, analytical work and pilots support nationally determined priorities, strengthen permanent government capability and remain sustainable beyond individual project cycles.	Closely linked with government capacity, social insurance, data systems, M&E, innovation, financing and institutional sustainability.
11. Strengthening the role of civil society, NGOs and independent knowledge institutions	Make more systematic use of domestic non-state actors where they can strengthen outreach, local verification, service linkages, representation, independent evidence, policy dialogue and public accountability.	Particularly relevant to community-level targeting and verification, hard-to-reach populations, grievance redress, gender and disability inclusion, independent evaluation and beneficiary voice.

Source: Authors' synthesis based on the findings of the NSSS Final Review and supporting background analysis.

As indicated above, the eleven areas do not constitute separate or self-contained workstreams as their significance lies partly in the connections among them. The Family Card, lifecycle programmes and social insurance address different forms of need and risk, but all depend on functioning administrative and financing systems. Adaptive social protection similarly draws on existing programmes, registries and payment mechanisms rather than requiring an entirely separate delivery architecture. A clearer division of functions should also make programme consolidation more systematic: interventions with substantially overlapping purposes can be reviewed together, while programmes responding to genuinely distinct lifecycle, rights-based or employment-related contingencies can retain their specific roles.

Several reform areas are deliberately cross-cutting. Targeting and delivery systems, institutional capacity, M&E and financing affect almost every major programme. Gender, disability and urban inclusion also extend beyond the programme areas in which they are most visible. Their implications need to be reflected in beneficiary identification, payment arrangements, grievance mechanisms, social insurance, shock response and the assessment of programme outcomes. This is consistent with the original NSSS emphasis on combining programmatic reform with stronger governance and delivery systems.

The roles of development partners and domestic non-state actors warrant separate treatment. Development partners can contribute finance, technical expertise, international experience and support for innovation, with increasing emphasis on national ownership and institutional sustainability. Civil society organisations, NGOs, organisations representing particular groups, universities, think tanks and other independent institutions can contribute in different ways, including outreach, community engagement, specialised services, policy analysis and independent scrutiny. Government responsibility for social protection remains central in both cases.

8.3 Recommendations for the Next Phase of Social Protection Reform

The strategic priorities outlined above are translated below into specific recommendations for the next phase of social protection reform. The emphasis is on measures that are sufficiently concrete to guide policy and implementation, while recognising differences in institutional readiness, fiscal requirements and reform complexity. The recommendations should therefore be considered as mutually reinforcing components of a sequenced reform agenda.

8.3.1 Translate renewed political commitment into a focused and implementable reform agenda

The present political context provides a strong opportunity to advance social protection reform. Two commitments are particularly important: the introduction and progressive expansion of the Family Card, and the intention to raise social protection expenditure to 3 per cent of GDP by 2028.⁷³ These commitments provide both a major new programme instrument and a potentially

⁷³ This target of 3 per cent of GDP for social protection is mentioned in the government's family Card Implementation Guideline 2026.

significant increase in fiscal space for strengthening the wider system. The preparation of the Five-Year Strategic Reform and Development Framework (FYSRDF) 2026–2030 provides an immediate policy vehicle through which these commitments can be incorporated into national planning and resource allocation.

- **Recommendation 1. Anchoring the next phase of social protection reform in the Family Card and the commitment to raise social protection spending to 3 per cent of GDP**

The two commitments should be pursued as parts of the same reform agenda. The Family Card can address the longstanding weakness in household-level poverty and vulnerability support and, as discussed above, create scope for programme consolidation and stronger coverage of poor and vulnerable households in both rural and urban areas. At the same time, increased social protection expenditure can provide the resources needed to strengthen major lifecycle programmes, improve benefit adequacy and develop protection against risks that the Family Card is not intended to address.

Illustrative analysis suggests that a 3 per cent of GDP expenditure envelope could accommodate a substantial Family Card programme alongside significant expansion of major lifecycle interventions and selected programme consolidation. The precise composition and costs will depend on final programme design, but the exercise demonstrates that the fiscal commitment can be used to support a wider restructuring of the social protection system rather than simply financing the addition of another programme.

- **Recommendation 2. Establishing a time-bound expenditure pathway towards 3 per cent of GDP based on genuine social protection spending**

The credibility of the 2028 commitment will depend on what expenditure is counted towards it. The Final Review finds that the broader social protection budget for FY2025–26 amounted to around 1.87 per cent of GDP, but continued to include several programmes only weakly or indirectly related to recognised social protection functions. Once such expenditures are excluded, the estimated allocation falls to approximately 0.9 per cent of GDP. As discussed earlier in this report, the ILO's *World Social Protection Report 2024–26* also estimates Bangladesh's internationally comparable social protection expenditure at about 0.9 per cent of GDP.

Considering the scale of the stated commitment, measures should therefore be taken early to establish a medium-term expenditure path towards 3 per cent of GDP, with annual milestones extending to 2028. The associated resource envelope should be clearly identified within medium-term budget planning and protected for programmes that perform recognised social protection functions. Progress towards the target should not depend on expanding the accounting boundary or reclassifying unrelated expenditure.

For this purpose, social protection expenditure should be defined consistently with the objectives of the NSSS and recognised international practice. The ILO conception encompasses protection against general poverty and social exclusion as well as lifecycle contingencies including health-related risks, sickness, unemployment, old age, employment injury, family and child needs, maternity, disability and survivors' risks. A more disciplined classification would make the 3 per

cent commitment transparent, internationally comparable and more meaningful as an indicator of fiscal priority.

- **Recommendation 3. Linking increased tax-financed social protection to stronger and more progressive domestic revenue mobilization**

Bangladesh's exceptionally narrow revenue base, with the country's revenue-to-GDP ratio as among the lowest internationally, remains a fundamental constraint on expanding tax-financed social protection. The commitment to raise genuine social protection expenditure therefore provides an additional reason to strengthen the domestic revenue effort. A credible medium-term financing strategy should link the planned expansion of tax-financed programmes with broader reforms to improve tax compliance, rationalise unjustified exemptions, broaden the effective tax base and strengthen the progressivity of revenue mobilisation.

There is also an important equity dimension. The distributional effect of public finance depends on both how resources are raised and how effectively they are spent. A more progressive revenue system, combined with increased expenditure on well-designed social protection, can strengthen redistribution through both sides of the budget. For poverty-focused programmes in particular, effective beneficiary identification and reduced leakage will be critical so that additional resources generate the greatest possible gains for poor and vulnerable households.

- **Recommendation 4. Embedding major social protection reforms within the Five-Year Strategic Framework 2026-30**

The preparation of the FYSRDF coincides closely with the completion of the NSSS implementation period. This provides an opportunity to ensure that the next phase of social protection reform is incorporated into the government's wider development and fiscal framework from the outset. The implementation of social protection component of the FYSRDF should therefore establish clear directions on the Family Card, strengthening major lifecycle programmes, programme consolidation, contributory social insurance, adaptive and shock-responsive protection, institutional reform and the expenditure pathway towards the 3 per cent commitment. If the

The FYSRDF should provide the broad national policy and resource framework. The successor social protection strategy or policy and its Action Plan can then specify the programme design, institutional responsibilities, implementation milestones and monitoring arrangements required to deliver those commitments. This sequencing would help avoid a situation in which social protection ambitions are developed separately from the wider processes through which sectoral priorities and public resources are determined.

- **Recommendation 5. Developing a focused successor social protection framework with a tightly prioritised Action Plan**

The next framework should concentrate on a manageable number of reforms that are critical to improving the social protection system as a whole. The Action Plan should be built around these identified priorities, rather than becoming an aggregation of relatively loosely connected reform measures proposed by individual implementing ministries and agencies. Priority should be given to reforms that address major system gaps, advance agreed programmatic and institutional changes, and have clear implications for coverage, adequacy, efficiency or implementation effectiveness.

Each priority reform should have a clearly identified lead institution, defined outputs and intended outcomes, a realistic timeframe and, where relevant, an indicative financing requirement. Responsibilities should be assigned clearly where several institutions are involved. The Action Plan should also identify major dependencies and sequencing requirements, recognising, for example, that programme expansion may depend on stronger beneficiary information and delivery systems, consolidation requires decisions on programme functions and beneficiary transitions, and social insurance requires legal, actuarial, administrative and financing preparation. A limited set of outcome-oriented indicators should then be used to track whether the priority reforms are producing the intended results.

- **Recommendation 6. Concentrating high-level political leadership on more involved reforms requiring cross-government decisions**

Some of the most important unfinished reforms are inherently difficult to implement through routine ministerial processes. Programme consolidation, establishment of new institutional arrangements, development of contributory social insurance, registry interoperability, creation and management of large government databases, and major changes in institutional mandates all require sustained coordination across agencies.

Those reforms also demand specialised technical capacity, predictable financing and decisions that may extend beyond the authority of individual implementing ministries. The Final Review shows that reforms of this nature have generally progressed more slowly. High-level political leadership should therefore be concentrated on these more demanding reforms.

- The Cabinet Division and the CMC should provide a clear mechanism for resolving cross-ministerial issues, confirming institutional responsibilities and ensuring follow-through on agreed decisions.
- Particular attention will be required where reform involves building new institutions, developing permanent technical capability, establishing and maintaining shared databases, introducing new financing arrangements, or requiring ministries to relinquish or share existing responsibilities. Routine programme administration should continue to remain with the responsible ministries and agencies.

Sequencing should reflect these differences in complexity and readiness. Reforms that can build on functioning platforms, such as phased Family Card implementation, expansion of selected established programmes, beneficiary verification and further improvements in G2P, can proceed relatively quickly. More involved reforms, including programme consolidation, integrated data architecture, institutional capacity development and adaptive social protection, will require sustained preparation and coordinated implementation. Contributory social insurance and major institutional restructuring will need a longer horizon. Maintaining high-level political attention to these difficult reforms over time will be essential to prevent them from being repeatedly deferred in favour of easier, more visible programme-level measures.

8.3.2 Using the Family Card to strengthen poverty protection and reshape the social protection architecture

The Family Card provides a practical opportunity to address one of the most important gaps identified by the Final Review: the absence of a major programme in which household poverty

and vulnerability constitute the principal basis for support. HIES 2022 shows that many poor households remain outside existing social protection programmes, while much of the current system is organised around categorical eligibility such as age, disability, widowhood, pregnancy or studentship. These categorical programmes serve legitimate lifecycle and social-risk objectives, but they do not ensure that poor households as such receive income support.

The significance of the Family Card also lies in its potential relationship with the rest of the programme architecture. A well-designed household poverty programme creates scope to consolidate existing schemes whose principal purpose substantially overlaps with poverty support, while retaining and strengthening programmes that address distinct lifecycle, rights-based or other specific risks. The Strategic Renewal analysis identified this combination of poverty-focused support, targeted consolidation and preserved lifecycle protection as a potentially coherent way forward.

- **Recommendation 7. Progressively expanding Family Card coverage to poor and vulnerable households.**

Coverage should be guided principally by the size and characteristics of the poor and vulnerable population rather than by a predetermined long-term caseload. Based on HIES 2022, there are around 11.8 million poor and vulnerable households. This should be treated as an indicative benchmark rather than a fixed ceiling. HIES 2022 predates the subsequent period of sustained inflation and weaker real-income growth, and available estimates suggest that poverty and vulnerability may since have increased.

A phased rollout is appropriate given the fiscal and administrative requirements of a programme of this scale. The FY2026-27 budget provides for Family Card coverage of 41 lakh households, representing a significant expansion from the initial pilot. As implementation progresses, however, future coverage decisions should increasingly be informed by updated evidence on poverty and vulnerability, targeting performance, delivery capacity and fiscal space. The longer-term objective should be to minimise exclusion of households that meet the programme's poverty and vulnerability criteria.

The potential gains are substantial because the Family Card combines poverty-focused targeting with a transfer considerably higher than those provided by most existing social assistance programmes. An illustrative simulation using HIES 2022 assumes a monthly transfer of Tk 2,500 to all poor and vulnerable households. Under those assumptions, the national poverty rate falls from 18.7 per cent to 11.3 per cent, while extreme poverty falls from 5.6 per cent to 2.2 per cent. These estimates should not be interpreted as forecasts of actual programme performance, but they demonstrate the scale of poverty reduction that could become possible if substantial transfers are directed effectively towards poor and vulnerable households.

- **Recommendation 8. Establishing a robust, multi-source system for Family Card beneficiary identification and verification**

Accurate beneficiary identification will be particularly important for the Family Card. The consequences of mistargeting are greater when both programme coverage and transfer values are large. An exclusion error would deny a poor or vulnerable household a relatively substantial amount of support. An inclusion error would commit correspondingly larger public resources to

a household outside the intended population. At scale, persistent errors would reduce the programme's poverty impact, generate grievances, weaken value for money and make subsequent programme consolidation more difficult to justify.

The experience of the NSSS provides an important lesson. The National Household Database (NHD) was intended to create a common socioeconomic information base for beneficiary selection, drawing on data collected from approximately 35 million households and using PMT scores. Despite the scale of the exercise, the NHD could not be released for operational use because of serious inconsistencies, data-quality problems and weak integration with other systems. The experience demonstrated that effective targeting requires much more than developing a large database. Institutional ownership, data quality, updating, verification, interoperability and accountability for errors are equally important.

The emerging Dynamic Social Registry offers a more flexible basis for socioeconomic assessment because households can enter or update the system as their circumstances change, while administrative information can be used for verification. It should become an important input into Family Card selection.

Family Card identification should therefore draw on several mutually reinforcing sources and processes:

- socioeconomic assessment through the DSR, including PMT-type scoring where appropriate;
- verification against NID, civil registration and other relevant administrative information;
- structured field verification of household circumstances;
- carefully designed community-level validation and local knowledge, particularly where informal incomes, insecure housing or recent shocks are difficult to capture administratively;
- accessible grievance and appeal mechanisms, supported by periodic verification and independent checks.

Credible NGOs or community-based organisations could assist with outreach, verification or identification of hard-to-reach populations under clearly defined arrangements. Local participation should add information, not restore unrestricted discretion. Eligibility criteria need to remain transparent and verifiable, and where practicable the functions of initial assessment, local verification and final approval should be separated. The Family Card rollout provides an opportunity to test these arrangements systematically before further large-scale expansion.

- **Recommendation 9. Using the Family Card to close the poverty-focused urban coverage gap**

Family Card eligibility should operate on the same poverty and vulnerability principles irrespective of where a household lives. This would address a longstanding weakness in Bangladesh's social protection system. HIES 2022 shows particularly high exclusion among poor urban households: 63.9 per cent of extremely poor urban households received no social

protection benefit, as did more than two-thirds of moderately poor households and 68.6 per cent of vulnerable urban households.

A household-based programme supported by NID, digital applications, DSR and G2P is less dependent on the rural administrative structures around which many traditional programmes developed. The Family Card could therefore provide a more spatially neutral basis for poverty-focused income protection, including for migrants and households living in informal urban settlements.

This would not remove the need for an urban social protection agenda. Poor urban households face distinctive pressures related to housing, informal employment, childcare, food costs, health services, WASH and insecure residence. The Family Card can address the income-support component of urban deprivation, allowing complementary urban interventions to focus more clearly on these other constraints rather than creating additional parallel poverty-transfer schemes.

- **Recommendation 10. Using the Family Card as a major instrument for programme consolidation**

Family Card implementation should be accompanied by a systematic review of existing cash, food and other household assistance programmes whose primary objective substantially overlaps with poverty and vulnerability support. The review should examine programme purpose, beneficiary characteristics, benefit structure, delivery mechanism and complementary services. Consolidation should follow evidence of functional overlap, rather than a predetermined target for reducing the number of programmes.

This is important because programme consolidation was one of the weaker areas of NSSS implementation. Some mergers occurred, and the number of schemes reported in the social protection budget declined substantially in FY2025-26, but the reduction also reflected project completion and budget reclassification rather than a comprehensive consolidation process. The introduction of a large household poverty programme now creates a clearer organising principle for undertaking that unfinished reform.

The Vulnerable Women Benefit illustrates the approach. To the extent that part of VWB provides general income or food support to poor and vulnerable women and their households, that function may increasingly overlap with the Family Card once eligible households are covered. It should therefore be reviewed for possible consolidation. However, VWB also contains livelihood and women's empowerment objectives. Those functions should be assessed separately and, where effective, retained or linked to Family Card beneficiaries as complementary services.

A similar principle can apply to assistance for marginalised groups. The government has already harmonised support for groups including tea-garden workers, Bede communities, transgender persons and other disadvantaged populations. Given their socioeconomic circumstances, many households within these groups are likely to qualify for the Family Card through poverty and vulnerability criteria. General poverty assistance could then increasingly be provided through the Family Card, reducing the need for multiple parallel allowance mechanisms. Measures addressing group-specific barriers such as discrimination, social exclusion, education, legal identity, skills or access to services would continue where needed.

Selected food-support programmes should also be assessed, although consolidation should not be automatic. Food programmes may perform functions beyond regular household income support, including price stabilisation, emergency response or seasonal food-security support. A targeted consolidation model in which programmes with substantial overlap would be reviewed for integration while distinct functions and lifecycle benefits are preserved should be a practical approach.

The consolidation process should ultimately answer a simple policy question: where two programmes principally respond to the same household poverty condition, is there a compelling reason to maintain separate beneficiary identification, administration and transfer arrangements? Where there is not, the Family Card offers a credible platform for rationalisation.

- **Recommendation 11. Preserving distinct lifecycle, rights-based and specialised support alongside the Family Card.**

Programme consolidation should be accompanied by a clear statement of what the Family Card is not intended to replace. Household poverty and vulnerability are only part of the rationale for social protection. Old age, widowhood, disability, maternity and early childhood create specific needs or risks that can remain relevant even where a household does not qualify for poverty-targeted support.

The future architecture should therefore allow eligible individuals in poor Family Card households to receive appropriate lifecycle or categorical support alongside the household transfer. An older person may receive the Family Card through household eligibility and the Old Age Allowance because of age. The same principle applies to Widow Allowance, disability-specific support and MCBP where the relevant programme conditions are met. Core lifecycle programmes should also remain available to eligible individuals outside Family Card households where their policy rationale justifies broader coverage. This distinction provides a disciplined basis for consolidation: Overlapping household poverty assistance should be consolidated where appropriate, while protection addressing distinct lifecycle, rights-based or specialised needs should be retained and strengthened.

- **Recommendation 12. Introducing periodic reassessment and carefully designed graduation arrangements for Family Card households.**

Because Family Card eligibility is based on household poverty and vulnerability, continued eligibility should respond to sustained changes in household circumstances. A periodic reassessment mechanism should therefore be built into programme design. It should be sufficiently regular to identify meaningful improvements in wellbeing without exposing beneficiaries to continuous uncertainty or excessive administrative burden.

Graduation should be understood as a pathway out of poverty rather than simply removal from a beneficiary list. Households with working-age members and productive capacity could be linked with skills development, employment services, financial inclusion, livelihood support, savings or microenterprise opportunities. The Family Card can provide an effective platform for identifying households for such support.

Exit decisions require safeguards. Temporary increases in income should not lead automatically to loss of support, particularly where livelihoods are informal or highly vulnerable to shocks. Re-

entry procedures should be straightforward where a graduated household subsequently experiences a significant deterioration in circumstances. Longitudinal monitoring of a sample of graduating households would also provide evidence on whether exits are sustained or followed by renewed poverty, an issue developed further under the M&E recommendations.

Graduation should apply to the household poverty function of the Family Card. It should not become a general principle for withdrawing continuing lifecycle or rights-based protection from older persons, persons with severe disabilities or others whose underlying contingency remains.

- **Recommendation 13. Protecting Family Card benefit adequacy and embedding strong delivery and accountability arrangements from the outset**

The relatively high value of the Family Card transfer is central to its potential poverty impact. Its real value should therefore be reviewed periodically, with inflation and changes in living costs considered alongside fiscal capacity. The wider recommendation on benefit review and inflation adjustment is set out later in this chapter.

Operational systems should be built into the programme as it scales. Family Card payments should use G2P arrangements linked to verified beneficiary information, with clear notification of payment amounts and timing. Where the card is issued to a mother or female household head, the payment arrangement should support her effective control over the receiving account rather than merely record her name as the nominal recipient. Accessible grievance mechanisms will be essential because targeting, payment and eligibility disputes are likely to become more consequential as coverage grows.

The programme should also be monitored differently from many existing schemes. Routine reporting should track enrolment, payment reliability, targeting outcomes, grievances and beneficiary verification. Independent evaluation should assess poverty and vulnerability effects, targeting accuracy, beneficiary experience and the performance of any graduation or consolidation arrangements. The initial rollout should be used deliberately to identify and correct weaknesses before subsequent expansion.

The Family Card can therefore become a major organising instrument for the next phase of social protection reform. Its contribution will depend not only on the number of cards issued, but on who is reached, the adequacy and reliability of support, which overlapping programmes can be rationalised, and how effectively the programme is integrated with the lifecycle and institutional architecture developed under the NSSS.

8.3.3 Consolidating and strengthening lifecycle and inclusion-oriented social protection

Alongside the Family Card, it is extremely important to preserve and strengthen programmes that respond to clearly identifiable lifecycle risks and forms of social exclusion. These programmes serve a different purpose from household poverty support. Their rationale arises from age, maternity, childhood, widowhood, disability, gender-related disadvantage or other circumstances that create specific needs, additional costs or barriers to participation. The next phase should therefore consolidate the lifecycle architecture around a limited number of stronger programmes, with clearer objectives, wider effective coverage and better links to complementary services. The NSSS experience provides a useful starting point. Progress was

strongest where reforms could build on established programme platforms, including old-age support, disability benefits and the Mother and Child Benefit Programme (MCBP). However, significant gaps remain in coverage, benefit adequacy, service integration and the extent to which programmes achieve outcomes beyond transfer delivery.

- **Recommendation 14. Consolidating the lifecycle architecture around a limited set of core programmes with clear and distinct purposes**

The next social protection framework should focus on a limited number of core lifecycle programmes and clarify the principal contingency or policy objective addressed by each. This would provide a more coherent basis for programme expansion, financing and monitoring, while reducing the tendency for small schemes to emerge around narrowly defined beneficiary categories.

The Family Card should provide household poverty and vulnerability support. Core lifecycle programmes should then address needs that remain relevant independently of Family Card eligibility, including old age, widowhood, maternity and early childhood, disability and other clearly defined contingencies. Where several programmes perform substantially the same function, consolidation or harmonisation should be considered. Where the underlying purpose is distinct, programmes should be maintained and strengthened.

This functional distinction should also guide future programme proposals. New schemes should be introduced only where an important risk or population is not adequately addressed through existing programmes or services.

- **Recommendation 15. Moving progressively towards universal Old Age Allowance coverage for eligible older persons.**

Old-age income protection should become a stronger and more predictable component of the lifecycle system. Bangladesh's population is ageing, while migration, urbanisation and changes in household structure are gradually weakening some traditional sources of family support. The Old Age Allowance already provides a large operational platform, reaching around 6.1 million people in FY2025–26, with substantial geographic expansion achieved during the NSSS period.

A phased move towards universal coverage of people meeting the defined age criterion would substantially reduce exclusion and simplify administration. Age is reasonably straightforward to verify through NID and civil registration records. At one point around 2021–22, it was universalised in around 250 upazilas but since then in many of these places coverage has fallen short.

The coverage expansion should be costed and phased within the medium-term financing framework. Remaining geographic gaps, including urban coverage, should be removed first, followed by progressive expansion until all eligible older persons are covered. The recently approved higher monthly transfer for people aged 90 and above is duly noted as in FY2026–27, the approved structure provides Tk 1,000 per month for around 205,000 beneficiaries aged 90 and above, compared with Tk 700 for other OAA beneficiaries. Income support alone will not address all vulnerabilities associated with ageing. Better referral links should therefore be developed between OAA and relevant health services, disability support, assistive devices and community-based care. Benefit adequacy should continue to be considered through the periodic review mechanism discussed under Section 8.3.9.

- **Recommendation 16. Advancing the Universal Pension Scheme as a complementary contributory pillar of old-age income security**

The establishment of the National Pension Authority and launch of the Universal Pension Scheme (UPS) in 2023 represented a major initiative under the NSSS agenda for expanding pension protection beyond government employment. The four existing schemes are intended to reach private-sector employees, informal and self-employed workers, lower-income citizens and Bangladeshis living or working abroad. However, participation has remained low relative to the long-term ambition of the scheme, indicating that establishing the institutional platform has not yet translated into broad-based pension coverage. The UPS should therefore be developed as a complementary pillar of old-age protection, alongside the tax-financed Old Age Allowance and existing employment-based pensions. It should not be regarded as a substitute for the Old Age Allowance, since many poorer people will have limited or irregular capacity to make sustained contributions throughout working life.

The next phase should undertake a structured review of the UPS to understand the causes of low participation and determine whether changes are required in its design and participation arrangements. The review should examine the existing scheme packages, contribution levels, expected benefits, affordability for workers with irregular earnings, incentives for sustained participation, arrangements for employer participation, portability and the adequacy of government support for lower-income contributors. Contribution and benefit structures should be informed by actuarial assessment and long-term financial sustainability. The review should also consider whether the present voluntary model is equally appropriate for all groups or whether, for selected and administratively identifiable categories, stronger employer-facilitated or progressively structured participation arrangements could improve coverage. Any such change should be preceded by consultation and assessment of affordability, administrative feasibility and likely effects on workers and employers. The government's Strategic Framework similarly envisages reviewing enrolment barriers, scheme packages and participation rules rather than treating low enrolment primarily as an awareness problem.

Strengthening the National Pension Authority should proceed in parallel. Long-term participation in a contributory pension scheme depends heavily on confidence that contributions will be securely managed and that future pension entitlements will be honoured. Priority should therefore be given to professional fund and investment management, transparent governance and disclosure, sound financial and actuarial oversight, effective grievance redress, and adequate technical and administrative staffing. Public communication, financial literacy and assisted enrolment should also be strengthened, particularly for informal and self-employed workers who may have limited familiarity with long-term pension products. The subsidised contribution under the Samata scheme demonstrates that public support can be used selectively to facilitate participation by lower-income groups, but such support should remain appropriately targeted and fiscally assessed. Taken together, these measures would allow the UPS to develop gradually into a credible and sustainable contributory component of Bangladesh's broader old-age income-security system.

- **Recommendation 17. Extending Widow Allowance progressively to all eligible widowed, deserted and destitute women.**

The Widow Allowance should similarly move towards comprehensive coverage of eligible women. Widowhood, desertion or abandonment can create significant income and social vulnerability, and the rationale for support is not confined to households falling below a poverty threshold. For this reason, the allowance should remain distinct from the Family Card.

Expansion should prioritise removal of remaining geographic and administrative exclusions, including coverage in city corporation areas where relevant provision remains weaker. Eligibility rules should be clear, verifiable and consistently applied, supported by civil registration and periodic beneficiary verification. Where a recipient also belongs to a poor or vulnerable household, receipt of Family Card support should not by itself disqualify her from Widow Allowance.

As coverage expands, benefit adequacy should be reviewed alongside OAA and other major cash programmes. The objective should be a relatively simple and transparent categorical programme rather than another complex household poverty-targeting mechanism.

- **Recommendation 18. Substantially expanding Mother and Child Benefit Programme and strengthening its role as an investment in maternal and early-childhood human capital.**

MCBP has particular strategic importance because its potential benefits extend well beyond immediate income support. Pregnancy and the early years of life are critical periods for nutrition, physical development and cognitive formation. Poor maternal nutrition, inadequate healthcare and deprivation during early childhood can have long-lasting consequences for schooling, productivity and adult wellbeing. MCBP should therefore be treated as both a social protection programme and an investment in Bangladesh's future human capital.

The NSSS period established an important institutional platform. Earlier maternity allowance programmes were consolidated into MCBP, nationwide rollout began from FY2022–23, and coverage reached around 1.77 million beneficiaries in FY2025–26. This remains only about 30 per cent of the six-million beneficiary target envisaged under Action Plan Phase II. The next phase should pursue a substantial expansion in coverage, with priority given to eligible mothers and young children facing poverty, nutritional deprivation or other relevant vulnerabilities.

Expansion should go together with stronger programme content. Cash support should be connected more systematically with:

- timely antenatal and postnatal care, maternal and child nutrition and immunisation;
- birth registration, parenting support, early stimulation and appropriate childcare practices; and
- referral to health, nutrition and other relevant services where additional needs are identified.

There is already a foundation for this approach. MoWCA has developed age-specific learning modules covering nutrition, childcare, early stimulation and cognitive development, and MCBP has established links with health authorities and birth-registration systems. An anticipatory cash-transfer pilot has also tested support for MCBP beneficiaries ahead of flooding. These elements

should increasingly form part of the regular programme architecture where evaluation supports their effectiveness.

MCBP performance should consequently be judged against a broader set of outcomes. Coverage and payment regularity will remain important, but monitoring should also assess maternal nutrition, use of health services, child nutrition and development, early childhood practices and other measurable human-capital outcomes. This would provide a stronger basis for determining whether increased spending is generating the expected medium- and longer-term returns.

- **Recommendation 19. Expanding school meal provision progressively, beginning in poor and vulnerable areas, while strengthening protection for other highly vulnerable school-age children**

School-age social protection should combine measures that reduce the direct costs of education with interventions that address nutritional deprivation and help children remain in school. Education stipends will continue to play an important role, particularly for children from poor households, children with disabilities and those living in hard-to-reach areas. School stipends already reach large numbers of children, but transfer values remain modest and their purchasing power has weakened over time.

Future stipend reforms should focus on children for whom financial constraints create a material risk of non-enrolment or dropout or child marriage, while ensuring effective inclusion of children with disabilities, those in hard-to-reach areas and other disadvantaged groups. Benefit levels should be reviewed periodically. School meals can complement cash support in areas where poverty, food insecurity or nutritional deprivation are significant, particularly at primary level.

School meal provision warrants greater emphasis within this package. Bangladesh already has considerable implementation experience. The earlier School Feeding Programme expanded substantially in poverty-prone areas, reaching nearly 3 million primary-school children before its discontinuation. School feeding was subsequently relaunched, and by FY2025–26 the programme was designed to reach around 3.1 million students in 19,419 schools across 150 upazilas. While this represents an important restoration of support, it largely brings coverage back towards levels achieved previously rather than constituting the wider expansion envisaged under the National School Meal Policy 2019.

Given fiscal and implementation constraints, expansion should proceed progressively, beginning with schools located in areas where poverty, vulnerability, food insecurity and child malnutrition are concentrated. Remote and hard-to-reach areas and locations repeatedly affected by floods, cyclones, river erosion or other climate-related shocks should also receive particular consideration. Geographic prioritisation of this kind would allow available resources to be concentrated where the nutritional and educational benefits are likely to be greatest.

Within schools selected for the programme, provision should normally cover all enrolled children, rather than requiring an additional process to identify individual poor pupils. This would simplify administration, avoid possible stigma and support the wider educational and nutritional objectives of the programme. Coverage could then be extended progressively to additional areas as fiscal resources, infrastructure and delivery capacity improve, consistent with the longer-term direction of the National School Meal Policy.

The concept of school meals should not be interpreted as requiring one uniform delivery modality across the country. Bangladesh's experience shows that fortified foods can be distributed relatively easily at scale, while freshly prepared meals require considerably stronger arrangements for kitchens, storage, food safety, procurement and monitoring. The immediate objective should therefore be to ensure nutritionally adequate and diversified food provision, with the specific modality adapted to local conditions. Where infrastructure and local supply arrangements permit, cooked or locally sourced meals can be progressively developed. Other schools may initially rely on fortified foods, milk, eggs, fruit or combinations of nutritious items. Clear nutritional and food-safety standards should apply regardless of modality.

School meals should also be connected more deliberately with broader social protection objectives. In food-insecure areas they can relieve part of the household cost of feeding children; in poor communities they can support attendance and retention; and in shock-prone locations they can provide an established delivery platform that can be strengthened temporarily when household food security deteriorates. Where local procurement is feasible, programme design can also explore links with small producers and local women's economic activities, provided that nutritional quality, cost-effectiveness and reliable supply remain the primary considerations.

A different form of protection is required for children whose vulnerability cannot be addressed adequately through school meals or stipends. Street-connected children, abandoned and orphaned children, children living without safe family care, and children facing severe disability or exploitation require stronger case management, referral and protection services. Access to education should be combined with shelter where necessary, psychosocial support, healthcare, rehabilitation and appropriate family or community reintegration. Institutional care should be used within a broader child-protection framework rather than treated as the principal response.

Monitoring should consequently extend beyond the number of meals distributed or children enrolled. Attendance, retention, nutritional outcomes, food quality and safety, programme costs and beneficiary experience should be assessed as coverage expands. This evidence can guide both the pace of geographical expansion and the choice of delivery modality, helping move progressively towards a broader and more effective school meal system while directing initial resources towards children and areas with the greatest needs.

- **Recommendation 20. Making gender-responsive social protection operational across programmes**

Gender responsiveness should be reflected in programme design and implementation, not assessed primarily by the number of female beneficiaries. Chapter 5 shows that women's vulnerability is shaped by income insecurity alongside unpaid care responsibilities, informality, restricted mobility, weaker access to productive assets, violence and limited control over resources. These factors affect whether women can access social protection and whether transfers lead to lasting improvements in welfare and economic security.

A major priority should be the care economy. The Day Care Act 2021 provides an important legal foundation, but childcare provision remains limited and the associated rules and monitoring arrangements are not yet fully operational. The next phase should finalise the regulatory framework and support affordable childcare models that can serve low-income households and

women working outside large formal workplaces. Community- or area-based childcare arrangements may be particularly relevant for women in informal employment.

Protection for informal women workers also requires a realistic approach. In the near term, broad contributory insurance is unlikely to be administratively feasible for many low-income informal workers. Greater welfare gains can be achieved by improving access to public health services, maternal support, workfare in vulnerable areas, skills, livelihood assistance, savings and financial inclusion. Legal and administrative protection against harassment, violence, exploitation and abuse should be strengthened through accessible grievance channels, referral services, legal aid, shelters and effective local enforcement. Chapter 5 identifies these measures as directly relevant to women's mobility, welfare and ability to participate in economic activity.

Programme delivery should also strengthen women's effective control over benefits. Where transfers are paid into accounts in women's names, monitoring should examine whether women can actually access and use the funds. Gender outcomes should include employment transitions, earnings, childcare use, safety, financial inclusion, time burdens and control over resources, rather than beneficiary numbers alone.

Responsibility for these outcomes extends beyond MoWCA. MoLE, MoSW, health and education authorities, local government, Finance Division and agencies responsible for skills, migration and urban services all influence the conditions under which women benefit from social protection. Clear responsibilities should therefore be assigned across the relevant institutions.

- **Recommendation 21. Moving disability protection towards effective rights-based inclusion**

Bangladesh has made substantial progress in disability-related social protection. The Disability Allowance has been extended to all identified persons with disabilities, specialised services have expanded, and the Disability Information System provides an administrative foundation for registration. The Final Review nevertheless identifies continuing under-identification, low benefit adequacy, uneven coverage of people with severe or multiple disabilities, and weak links between income support, education, rehabilitation, skills and employment.

The next phase should therefore focus on making existing rights and programme commitments effective in practice. Disability identification and registration should be simplified, while a more consistent function-based assessment approach is developed across administrative systems and major surveys. The Disability Information System should be progressively linked with wider social protection data systems so that certification, enrolment, payment and monitoring do not operate as disconnected processes.

Benefit design also warrants further development. Persons with severe, multiple or high-support disabilities can face substantially higher costs for personal assistance, healthcare, transport, assistive devices and daily living. Scope should therefore be considered for differentiated benefit levels where credible assessment mechanisms can identify substantially different support needs. Any such differentiation would need clear criteria and safeguards against creating new barriers to enrolment.

Cash assistance should increasingly function as one component of a broader support system. Stronger referral and service arrangements are needed for rehabilitation, specialised healthcare, assistive devices, inclusive education, skills and community-based support. For persons with disabilities who are able and wish to work, social protection should connect more effectively with skills development, job placement, self-employment assistance and enforcement of relevant employment provisions. Graduation expectations should not be applied mechanically to persons whose disability creates continuing income or support needs.

Accessibility should extend across the whole social protection system. Application procedures, information, payment arrangements and grievance mechanisms should provide reasonable accommodation for people with physical, sensory, intellectual and other disabilities. Organisations of persons with disabilities can also play a more systematic role in awareness, programme monitoring, identification of access barriers and beneficiary feedback. Chapter 4 emphasises that the next phase should consolidate current achievements into a more integrated, lifecycle-based and rights-oriented system of disability protection.

8.3.4 Strengthening worker protection and building a contributory social insurance system

The development of contributory social insurance remains one of the most important unfinished elements of the NSSS agenda. Bangladesh continues to rely primarily on labour-law obligations, employer liability, welfare funds and tax-financed assistance to protect workers against employment injury, maternity-related interruption of earnings, unemployment and sickness. These arrangements provide important support, but they do not constitute a comprehensive system of pooled insurance with pre-arranged financing and legally defined benefit entitlements. Among the four NSIS branches envisaged under the NSSS, employment injury protection has progressed to operational piloting, while unemployment and maternity insurance remain at the design and preparatory stages and sickness insurance is less developed.

Social insurance also has a wider strategic relevance. Bangladesh has limited fiscal capacity, while protection of workers and compliance with international labour standards are receiving greater attention in the country's trade and development relationships. Contributory social insurance is therefore becoming increasingly relevant to the wider policy environment in which worker welfare, responsible production and credible labour institutions influence international economic relationships. Development of a sustainable social insurance system can therefore support domestic social policy objectives while contributing to a stronger institutional framework for worker protection.

There is now a critical need for advancing reform in the relevant area. Social insurance creates new entitlements, new financial obligations and new administrative responsibilities at the same time. Bangladesh has relatively little institutional experience in managing such a system. The appropriate approach is therefore to establish sound principles and functioning institutions, begin implementation where workers and employment relationships can be identified reliably, and progressively develop mechanisms through which wider groups of workers can participate.

- **Recommendation 22. Strengthening worker protection through the progressive development of contributory social insurance constitutes a critical policy priority**

Contributory social insurance remains one of the most important unfinished elements of the NSSS agenda. Bangladesh continues to rely largely on employer-liability provisions, welfare funds and tax-financed assistance to protect workers against employment injury, maternity-related interruption of earnings, unemployment and sickness. These mechanisms provide useful support, but they do not offer the predictable income replacement, collective risk pooling and legally defined entitlements associated with social insurance. Of the four branches envisaged under the NSIS, only the Employment Injury Scheme (EIS) has progressed to operational piloting.

The case for developing social insurance has become stronger. Bangladesh has limited fiscal capacity, while labour standards and worker protection are assuming greater importance in international trade, market access and development-partner engagement. Contributory schemes can broaden protection without placing the full recurrent financing burden on general taxation. They also provide a means of building a clearer social contract among government, employers and workers.

- **Recommendation 23. Establishing a clear legal, financing and institutional framework for the NSIS.**

Social insurance should be established explicitly as a contribution-based, risk-pooling system providing legally defined entitlements. The framework should specify the risks covered, eligible workers, qualifying conditions, benefit entitlements, contribution responsibilities, claims and appeals, fund governance and institutional accountability. It should also clarify how NSIS benefits relate to existing employer obligations and worker-welfare funds.

Benefit design should precede decisions on contribution rates. The appropriate financing arrangement can then be determined through country-specific actuarial assessment. Financing need not be identical across branches: employment injury, maternity, unemployment and sickness involve different risks and may justify different combinations of employer, worker and, where appropriate, government financing. Chapter 7 emphasises the need for this principles-based approach rather than treating social insurance as another tax-financed allowance programme.

- **Recommendation 24. Moving Employment Injury Insurance from pilot arrangements to a permanent statutory scheme.**

Employment Injury Insurance should be the first NSIS branch to move towards full institutionalisation. The EIS pilot has already generated practical experience in accident reporting, disability assessment, claims processing, digital administration, benefit payment and tripartite governance, making it the strongest operational foundation for further reform.

The immediate priority should be to establish permanent legal, financing and administrative arrangements covering contributions, eligible injuries and occupational diseases, income-replacement and survivor benefits, claims and dispute resolution. Financing should be actuarially assessed and placed on a sustainable basis rather than continuing to depend on transitional funding arrangements. Coverage can then be extended progressively to additional sectors, beginning where occupational risks are significant and workers and enterprises can be registered reliably.

- **Recommendation 25. Developing maternity, unemployment and sickness insurance through a carefully sequenced process.**

The remaining NSIS branches should not be introduced simultaneously simply to complete the proposed architecture. Maternity and unemployment insurance are sufficiently developed conceptually to proceed with legal design, actuarial assessment, financing arrangements and carefully selected pilots. Sickness insurance requires additional preparation, particularly around medical certification, qualifying conditions, benefit duration and claims administration. Chapter 3 confirms that maternity insurance remains preparatory and sickness insurance is still at an earlier stage of development.

Important distinctions should be maintained. Maternity insurance would provide contribution-based earnings protection to insured women workers and would therefore complement, rather than replace, the tax-financed MCBP for poor and vulnerable mothers. Similarly, the Unemployed Workers' Protection Programme can provide useful experience in worker identification and payment delivery, but it remains tax-financed unemployment assistance rather than contributory unemployment insurance.

- **Recommendation 26. Developing a national worker information system and permanent data-management capacity for social insurance.**

A functioning social insurance system will require reliable longitudinal information on workers and their contribution histories. Development of this information infrastructure should begin early, rather than waiting until individual insurance branches are ready for wider rollout.

At a minimum, the system should maintain:

- a unique and verifiable worker identity and employment history;
- employer and earnings or contribution-base information;
- contributions paid and contribution periods; and
- claims, benefits and continuing entitlements.

The records should remain portable when workers change employers and, over time, should allow additional categories of workers to be incorporated as registration and contribution mechanisms develop.

This will require a substantial new institutional capability. Bangladesh does not yet have established government experience in managing a national contribution-linked worker database of this kind. Existing labour information systems and experience generated through EIS provide useful foundations, but MoLE and the SSU will need permanent capacity in database administration, contribution reconciliation, interoperability, data quality, information security and statistical analysis. Worker-level information should eventually support analysis of coverage, contribution density, employer compliance, claims patterns and the financial implications of alternative benefit designs. Chapter 3 identifies worker registration, database management and interoperability among the major areas where SSU capability needs considerable strengthening.

Technical assistance can support the initial development of these systems, but capacity transfer should be explicit. The objective should be for MoLE and the SSU to acquire the institutional

knowledge required to manage, analyse and use social insurance information on a continuing basis.

- **Recommendation 27. Strengthening the SSU and developing permanent government capacity for social insurance administration.**

The establishment of the SSU within MoLE has provided a clearer institutional focal point for the NSIS, but its current capacity remains limited relative to the requirements of a multi-branch contributory system. Social insurance administration will eventually require specialised capability in actuarial analysis, legal design, contribution administration, worker registration, claims management, financial oversight, compliance, data analysis and M&E.

The SSU should therefore be strengthened as the technical and reform nucleus for developing the NSIS. Specialised staffing, continuity in key technical positions and systematic knowledge development will be essential. As the individual insurance branches become operational and administrative responsibilities grow, the government should assess the appropriate longer-term statutory institutional arrangement for managing contributory social insurance

- **Recommendation 28. Institutionalising tripartite governance and strengthening social insurance knowledge and confidence.**

Contributory social insurance depends on the participation and confidence of those who finance and use it. Government, employers and workers should therefore have meaningful roles in governance and in major decisions affecting contribution and benefit arrangements. The tripartite experience generated through EIS provides a useful foundation.

Knowledge development should proceed alongside institutional reform. Policymakers, officials, employers and worker representatives need a stronger understanding of risk pooling, contribution financing, actuarial sustainability, legal entitlements, claims administration and fund governance. This is particularly important in Bangladesh, where institutional experience with contributory social insurance remains limited and social insurance is still sometimes conflated with social assistance or commercial insurance. Transparent financial reporting, regular actuarial review and accessible grievance arrangements will also be important for maintaining contributor confidence.

The development of the NSIS will necessarily extend beyond a single implementation cycle. The immediate priority should be to institutionalise EIS while advancing the design of the other branches and, in parallel, building the worker information systems, administrative capability and tripartite governance required for eventual expansion. This sequencing would allow Bangladesh to establish credible social insurance mechanisms first and progressively broaden worker coverage as institutional capacity develops.

Recommendation 29. Developing a comprehensive social protection framework for overseas migrant workers across the migration cycle.

Overseas migrant workers require particular attention within the next phase of social protection reform because their risks differ in important respects from those addressed by conventional poverty-targeted or lifecycle programmes. Many migrant workers may not be classified as poor or vulnerable on the basis of household income, yet can face severe welfare losses arising from

high migration costs and indebtedness, recruitment problems, contract failure, non-payment of wages, workplace injury or illness, loss of employment, abuse, emergency return or difficulties in reintegration. These risks can emerge at different stages of the migration process and, critically, much of the required protection must be accessible while workers are outside Bangladesh. The next social protection framework should therefore recognise migrant-worker protection as a specialised component of working-age social protection, with support organised around the risks associated with migration rather than primarily around conventional poverty status. Migrant workers' needs are often episodic and location-specific and extend from pre-departure through employment abroad to return and reintegration.

The first priority should be a comprehensive assessment of the social protection needs of migrant workers and their families and of the effectiveness of existing support mechanisms across the full migration cycle. Bangladesh already has a range of relevant arrangements, including pre-departure services, migrant-worker insurance, welfare-fund support, legal assistance, return and reintegration initiatives and voluntary pension provision for expatriate Bangladeshis. The assessment should examine the adequacy, coverage, accessibility and coordination of these mechanisms and identify remaining gaps before proposing additional programmes. It should consider, among other issues, preparation and protection before departure; insurance and compensation for injury, disability and death; healthcare and emergency assistance; legal support and grievance mechanisms while abroad; repatriation where required; protection of family members against sudden income shocks; and employment, skills recognition, financial and psychosocial support following return. Particular attention should be given to groups facing higher risks, including women migrant workers, workers in precarious occupations and those experiencing involuntary or crisis-related return.

Effective delivery will require mechanisms that extend beyond the conventional domestic social protection administration. The assessment should therefore consider the respective roles of the Ministry of Expatriates' Welfare and Overseas Employment and its associated institutions, Bangladesh missions and labour-welfare arrangements abroad, the Ministry of Labour and Employment, the emerging social insurance system, the National Pension Authority and other relevant institutions. It should also examine whether migrant registration, insurance, welfare-fund information, complaints, employment records and returnee information can be better connected so that workers do not have to navigate disconnected systems at different stages of migration. Bilateral arrangements with destination countries, benefit portability, access to compensation and legal remedies, digital and assisted service delivery, and transparent administration of migrant welfare resources should form part of the assessment. International experience can provide useful lessons on how labour-sending countries organise protection across the migration cycle, but any model adopted should be adapted to Bangladesh's institutional arrangements, migration patterns and fiscal realities.

8.3.5 Strengthening protection against urban, covariate and climate-related risks

The NSSS recognised that social protection needs are increasingly shaped by risks that do not fit neatly within conventional lifecycle categories. Rapid urbanisation is changing the geography and character of deprivation, while floods, cyclones, river erosion, droughts and other covariate shocks can affect large populations simultaneously and reverse earlier welfare gains. Progress in

these areas has been more limited than in several established lifecycle programmes. Urban social protection, in particular, still lacks a coherent programme package, while disaster-related interventions remain stronger in post-shock relief than in anticipatory and adaptive protection.

- **Recommendation 30. Strengthening urban social protection through nationally portable and urban-responsive arrangements.**

The expansion of the Family Card should substantially improve poverty-focused income support in urban areas, particularly if eligibility is determined by household circumstances rather than place of residence. This is important given the extent of existing urban exclusion. HIES 2022 evidence shows that urban households remain markedly under-represented in social protection, while only about 14 per cent of urban households were covered when programmes without a poverty or vulnerability orientation were excluded. Core lifecycle programmes should similarly become accessible across rural and urban areas, with beneficiary identification and delivery arrangements capable of accommodating migrants, tenants, informal workers and households whose residence changes.

Urban social protection should nevertheless extend beyond cash transfers. The Urban Social Protection Strategy and Action Plan already provides a basis for addressing employment and livelihoods, food access, childcare, primary healthcare, WASH and other vulnerabilities associated with low-income urban living, but implementation has remained limited. The next phase should therefore focus on implementing selected high-priority urban interventions through the national social protection architecture and strengthening the role of city corporations and other urban institutions in outreach, service referral and beneficiary support. The objective should be to adapt national programmes to urban realities rather than create another set of fragmented urban schemes.

- **Recommendation 31. Developing scalable social protection mechanisms for major covariate shocks**

Bangladesh should build on its extensive disaster-response experience by establishing arrangements that allow major social protection programmes to expand rapidly when large shocks occur. Predefined activation criteria should be linked with early-warning and disaster information, while financing and payment arrangements are agreed before an emergency. Existing beneficiaries affected by a shock could receive temporary increases in benefit values or payment frequency through vertical expansion, while horizontal expansion could temporarily bring newly affected households into support. Chapter 3 notes that anticipatory cash pilots in Bangladesh have already demonstrated the potential value of providing assistance before flood impacts reach their peak.

The emerging DSR, G2P infrastructure and programme MISs can provide important foundations, but they will not by themselves make programmes shock-responsive. Chapter 6 appropriately notes that the DSR can facilitate vertical and horizontal expansion only where beneficiary information is sufficiently current and programmes already have agreed eligibility, financing and activation arrangements. MoDMR, Finance Division, MoSW and other relevant institutions should therefore establish operational protocols specifying triggers, temporary eligibility, benefit top-ups, financing sources and responsibilities for rapid implementation.

- **Recommendation 32. Mainstreaming adaptive and climate-responsive social protection across major programmes.**

Climate-related vulnerability should be addressed as an integral part of the wider system for managing covariate shocks. Bangladesh already has substantial disaster relief mechanisms, and the priority should be to make these arrangements increasingly anticipatory, risk-informed and resilience-oriented, rather than develop a separate portfolio of climate-labelled social protection schemes. The Adaptive Social Protection Guidelines provide an appropriate policy foundation by linking social protection with disaster risk management and climate adaptation.

Climate responsiveness can be incorporated selectively into existing programmes. Family Card households in severely affected areas could receive temporary top-ups; MCBP could provide anticipatory or additional support where disasters threaten maternal and child nutrition; payment continuity should be protected for older persons and persons with disabilities; and workfare can be used to create or restore locally relevant climate-resilient infrastructure. Climate-displaced households should also be able to retain access to portable national programmes when they move from their original areas.

Better use should also be made of risk information before shocks occur. Linking social protection planning with early-warning systems, geographic exposure data and local disaster-management arrangements can help identify where temporary expansion is likely to be needed. Particular attention should be given to chars, haors, coastal and river-erosion areas and other locations subject to recurrent shocks, while recognising that climate risk is only one component of the broader covariate-risk agenda. Economic, food-price, health and other systemic shocks may require many of the same scalable delivery mechanisms.

- **Recommendation 33. Rationalising workfare and humanitarian assistance around employment support, recovery and resilience**

Bangladesh retains several workfare and disaster-assistance programmes with related objectives, including EGPP, Food for Work, Work for Money, Test Relief and various forms of emergency food and cash assistance. The NSSS envisaged greater consolidation, but this did not materialise during Action Plan Phase II. A focused review should therefore identify where programmes can be consolidated or harmonised on the basis of their objectives, beneficiary groups, payment modalities and role in seasonal hardship or post-disaster recovery. For humanitarian assistance, a more coherent framework could combine emergency food, cash, shelter and livelihood-recovery functions while retaining flexibility over the type of support required by different shocks.

Workfare should also be used more strategically. Where labour-based support is appropriate, programme selection and project design should give greater weight to assets that reduce future vulnerability, including drainage, water management, embankment maintenance, local access infrastructure and other locally identified resilience investments. Cash or food modalities should remain responsive to market conditions and the nature of the emergency. The objective is not consolidation for its own sake, but fewer overlapping mechanisms, clearer activation arrangements and stronger links between immediate income support, recovery and longer-term resilience.

8.3.6 Beneficiary, registries and delivery systems

This is a critical institutional reform area because improvements in programme coverage and financing will translate into better outcomes only if eligible people can be identified and payments reach intended recipients. The NSSS period produced substantial progress in digital payments and programme information systems, but beneficiary selection, interoperability and effective grievance redress remain less consistently developed. Chapter 6 of this report therefore points to the need to deepen and connect the systems already established rather than create parallel administrative structures.

The next phase should also avoid seeking a single administrative solution for programmes serving very different purposes. Household poverty support, old-age protection, disability benefits and contributory social insurance require different forms of eligibility evidence. What can be standardised are the underlying principles: reliable identification, verifiable information, regular updating, transparent decisions, protection of personal data and accessible mechanisms for correcting errors.

- **Recommendation 34. Establishing transparent and appropriately differentiated beneficiary identification and verification arrangements across programmes.**

Beneficiary selection should reflect the purpose of each programme. Poverty-focused support such as the Family Card requires credible assessment of household socioeconomic conditions, supported by the DSR, administrative data and structured local verification. Old Age Allowance should rely principally on verified age; disability programmes require credible disability identification and functional assessment; and social insurance requires worker identity, employment and contribution records. Applying the same poverty-targeting instrument indiscriminately across these programmes would weaken rather than improve the lifecycle architecture.

At the same time, common safeguards should apply. Eligibility criteria should be published and understandable, beneficiary records should be verified periodically, and changes such as death, migration, remarriage or altered household circumstances should be reflected in programme databases where relevant. Local government institutions and frontline officials can provide valuable information because of their proximity to communities, but local verification should operate through clear procedures and verifiable criteria rather than unrestricted discretion. Chapter 6 identifies stronger community participation and local verification as potentially useful precisely when linked with transparent criteria and national information systems.

- **Recommendation 35. Clarifying the respective functions of the Dynamic Social Registry, Single Registry and programme MISs, while completing interoperability across them.**

The next framework should establish a clear functional architecture for the different information systems. The Dynamic Social Registry should principally support household registration, socioeconomic assessment, updating and identification of potentially eligible households. Programme MISs should remain responsible for administering individual schemes and maintaining programme-specific beneficiary information. The Single Registry should provide the

system-level capability to connect programme records, support duplication checks, exchange verified information and enable analysis across the wider social protection portfolio.

The DSR should be developed carefully in light of the failure to operationalise the National Household Database. Its success should be judged by whether it produces reliable and regularly updated information and improves targeting outcomes, not by the number of records or digital linkages created. Chapter 6 notes that the proposed DSR can combine PMT or household means assessment, administrative verification, programme-specific criteria and field-level review, but that the roles of these different elements need to be clearly specified. Assisted and offline registration should also remain available for people with weak connectivity, limited literacy, disability or restricted mobility.

Interoperability should proceed through agreed data standards and clearly defined institutional responsibilities. Linkages with NID, birth registration, iBAS++, relevant programme systems and other administrative databases can improve verification and reduce duplication, but they also create greater responsibilities for data quality, privacy and security. Access rights, permitted uses, correction procedures, audit trails and responsibility for inaccurate records should therefore be established explicitly. Applicants should be able to know what information is held about them and have a practical route for seeking correction where it is wrong.

- **Recommendation 36. Completing G2P expansion while shifting attention from digital coverage to the quality of payment delivery**

G2P is one of the strongest institutional achievements of NSSS implementation. At the time of the Final Review, 22 of 30 cash-based programmes were using G2P and more than 35 million beneficiaries were receiving payments directly through the system. The remaining appropriate cash programmes should be brought within the common architecture, but future performance should be assessed less by the number of programmes connected and more by whether beneficiaries receive the correct payment safely, predictably and on time.

Monitoring should therefore cover payment timeliness, failed and returned transactions, reconciliation, account-information errors, beneficiary notification and the time taken to correct unsuccessful payments. Particular attention is needed for older persons, persons with disabilities and beneficiaries with limited digital literacy, many of whom continue to depend on intermediaries to access their accounts. Assisted access, simple account-security guidance and effective arrangements for updating mobile or account information should accompany further digitalisation. Chapter 6 finds that payment-status communication, bounce-backs, account control and assisted access remain important gaps even as the digital architecture has expanded.

- **Recommendation 37. Making grievance redress accessible through local and paper-based channels while using the central system for tracking, resolution and programme improvement**

Grievance redress should not rely primarily on an online portal. Many social protection beneficiaries are older, poor, have limited literacy or digital access, or live in areas where connectivity and assisted digital services remain uneven. Every major programme should therefore maintain simple paper-based and face-to-face complaint options at accessible local points, alongside telephone and online channels. Complaints could be submitted through

designated union, ward or upazila offices, relevant programme field officers and other clearly identified local access points. Union Digital Centres can assist citizens who wish to use the electronic system, but digital submission should not become a condition for obtaining redress. Chapter 6 already records the use of written complaints, Union Digital Centres and field-level complaint recording, although implementation remains uneven across programmes and locations.

Whatever channel is used, every complaint should enter a common administrative workflow with a reference number, defined responsibility, resolution timeframe and route for appeal. Local accessibility should therefore be combined with central traceability. Programme MISs and the central GRS should be linked so that complaints concerning exclusion, payment failures or incorrect records can be investigated using relevant beneficiary information. Aggregate grievance data should then be reviewed periodically to identify recurring problems in particular programmes, locations or payment channels. The Final Review finds that complaint information is currently used mainly to resolve individual cases rather than to improve programme design and implementation. Turning grievance information into a source of corrective action would make the system both more responsive to beneficiaries and more useful for programme management.

These reforms would strengthen the administrative chain from initial identification to benefit receipt and correction of errors. Their effectiveness will depend heavily on the institutions and people responsible for operating them, which makes government coordination, technical capacity and implementation accountability the next critical area of reform.

8.3.7 institutional coordination, government capacity and accountability

Institutional reform will determine whether the programme reforms proposed in this chapter can be implemented and sustained. The NSSS established an important coordination architecture through the CMC and thematic clusters, while ministries and agencies have accumulated considerably more experience in digital delivery, beneficiary administration and programme management. Yet the Final Review also shows that progress has been less consistent where reforms require sustained cooperation across ministries, specialised technical capability or changes in established responsibilities.

The next phase should therefore place greater emphasis on implementation capability within government. This means strengthening coordination, but also investing in the people, systems, analytical functions and institutional continuity required to manage an increasingly sophisticated social protection system.

- **Recommendation 38. Moving CMC-led coordination towards stronger implementation management.**

The CMC should retain its central role in steering cross-government social protection reform, but meeting regularity and follow-up should be strengthened. During Action Plan Phase II, CMC meetings did not consistently follow the prescribed schedule, including no recorded meeting in 2022, while intervals between meetings varied considerably. More predictable engagement would help sustain momentum on reforms requiring decisions across ministries.

The existing institutional hierarchy should be used more systematically rather than placing the full coordination burden on the CMC itself. The CMC should meet at least twice annually as prescribed, with additional meetings where major unresolved reforms require high-level decision. Its Sub-Committee should meet every two months to track implementation, while thematic clusters should maintain regular, preferably quarterly, review of their active reform commitments. Every major CMC decision should identify the responsible institution, expected completion date and follow-up status, with unresolved matters returned to the CMC rather than repeatedly carried forward at technical level.

- **Recommendation 39. Developing institution-specific capacity plans for the principal social protection ministries and agencies.**

Capacity development should start with a clear assessment of the functions that each institution is expected to perform under the next reform framework. The requirements differ considerably. MoSW and DSS will need stronger programme administration, field-level management and analytical capability as lifecycle programmes expand; MoWCA will require capacity to manage a larger MCBP and monitor gender and child-development outcomes; and MoLE and the SSU need specialised capability for contributory social insurance. Finance Division, GED, BBS and relevant local institutions similarly have distinct roles in financing, monitoring, data generation, analysis and local implementation.

Structured capacity assessments should therefore precede major new mandates or programme scale-ups, covering staffing, technical skills, information systems, field presence and management arrangements. The earlier draft of the recommendations identified this as particularly important for MoSW/DSS and MoLE/SSU, where responsibilities are expanding more quickly than permanent technical capacity. Capacity plans should then specify the professional skills, staffing arrangements, systems and recurrent resources required, rather than relying mainly on general training programmes

- **Recommendation 40. Reassessing and clarifying institutional leadership for lifecycle programmes through a managed transition**

The successor framework should explicitly revisit the NSSS proposal for MoSW to assume leadership over lifecycle-based programmes. The issue should not remain unresolved for another implementation period, but neither should the original 2026 transfer date now be applied mechanically. Within the early phase of the next strategy, the Cabinet Division and CMC should undertake a functional review of the principal lifecycle programmes and reach a formal decision on their future institutional location. The assessment should consider programme purpose, existing implementation capability, sector-specific expertise and service linkages, field presence, staffing, MIS and data systems, financing responsibilities and the capacity of the institution expected to assume leadership. Chapter 7's political-economy assessment strongly supports approaching consolidation and transfer as a managed institutional transition rather than a simple reassignment of programmes.

The review may reasonably conclude that **different degrees of institutional integration are appropriate for different programmes**. Some core cash-based lifecycle programmes could eventually be transferred to or consolidated under MoSW where this would materially improve coherence and efficiency. Others may be better retained within sector ministries where strong

programme-specific capability and service relationships have developed, while operating within common national standards for targeting, data, payments, grievance redress and M&E. MCBP is an obvious case that should be assessed on these functional grounds rather than transferred solely because it falls within the pregnancy and early-childhood lifecycle stage. The NSSS period has produced significant programme-management and service-linkage capacity within MoWCA, which should form part of any institutional assessment.

Where transfers are agreed, they should be phased and supported by a time-bound transition plan covering budgets, staffing, beneficiary records, MISs, payment arrangements, field responsibilities and service continuity. MoSW and DSS would need substantial capacity strengthening before assuming materially larger responsibilities. In the meantime, MoSW can exercise a stronger strategic role in coordinating the lifecycle architecture, identifying overlaps and promoting common administrative standards without requiring immediate ownership of every programme.

- **Recommendation 41. Building permanent government capacity for data generation, management, analysis and use.**

Data capability should be treated as a core administrative function across the social protection system. The next phase will generate increasingly large volumes of information through programme MISs, the DSR, G2P systems, worker databases, grievance mechanisms and national surveys. These systems will have limited value if responsible institutions cannot assure data quality, manage interoperability, analyse the information and use the findings for programme design and resource allocation. Chapter 6 already shows that technical capacity remains uneven, including cases where MIS functions continue to depend partly on externally supported personnel while permanent staffing arrangements are still being developed.

Capacity development should therefore cover database administration, data governance, statistical and policy analysis, integration of administrative and survey data, and effective presentation of evidence for decision-making. BBS should remain central to national survey and statistical standards; GED requires strong system-level analytical capability; Finance Division needs capacity to connect programme and expenditure information; and line ministries need staff capable of interpreting their own administrative data rather than treating MISs primarily as repositories. The objective should be a social protection administration in which data are routinely generated, interrogated and used, not merely collected.

- **Recommendation 42. Improving and restoring institutional memory and continuity in social protection reform.**

Frequent transfers of focal officials have repeatedly weakened continuity. Chapter 6 finds that incoming officials can have limited familiarity with previous CMC decisions, cluster responsibilities and Action Plan commitments, leaving institutional memory too dependent on individual officers. A small set of continuity requirements could address much of this problem: a standard handover note for outgoing focal persons, a short induction package for incoming officials, and a centrally maintained digital repository containing CMC and cluster decisions, action trackers, key analytical documents and current reform commitments.

Specialised technical functions require additional continuity. Where feasible, ministries should retain professional staff for longer periods in areas such as MIS management, social insurance, actuarial work, M&E and data analysis. These functions cannot be rebuilt each time an officer is transferred.

- **Recommendation 43. Linking responsibility for major reforms more clearly with existing government performance and accountability arrangements.**

The next Action Plan should make responsibility for each major reform visible. A lead institution, key milestones and expected completion dates should be identified, and progress on a limited number of high-priority reforms should be incorporated, where appropriate, into the Government Performance Monitoring System and relevant ministry workplans. Chapter 6 identifies the transition to GPMS as an opportunity to connect cluster responsibilities more directly with measurable reform deliverables.

Where an agreed milestone is significantly delayed, the purpose should not be to assign blame. The responsible institution should instead identify the implementation constraint and provide a practical corrective plan, including any decision required from another ministry, the CMC or the Cabinet Committee. This would help distinguish reforms that need additional technical work or resources from those that have simply lost momentum, and would make accountability part of routine implementation management rather than an exercise undertaken only at the end of an Action Plan period.

Stronger coordination and capacity will provide the institutional foundation for implementing the recommendations set out above. They will also be essential for the next reform area, where Bangladesh needs to move beyond progress reporting towards a much stronger system for monitoring results, generating evidence and independently assessing the effectiveness of major social protection programmes.

8.3.8 Strengthening monitoring, evaluation and evidence for decision-making

A stronger monitoring and evaluation framework should be treated as a core accountability mechanism for the next phase of social protection reform. The NSSS established a results-based M&E framework and Action Plan Phase II included commitments on digital monitoring, programme evaluation, research and system-level assessment. Implementation experience, however, shows a considerable difference between monitoring administrative activity and evaluating whether programmes achieve their intended results. Digital dashboards have improved the availability of information on enrolment, payments and implementation status, but regular evaluation has not been institutionalised across the principal social protection portfolio, particularly for tax-financed programmes. Annual M&E reporting was also interrupted during Phase II, and the planned second Mid-Term Review was not undertaken.

The next framework should therefore establish a more systematic evidence architecture that connects administrative monitoring, household and beneficiary surveys, and independent evaluation. GED should have a stronger system-level role in developing M&E standards, coordinating the evidence agenda and synthesising findings for policy, while BBS should provide the statistical foundation through appropriately designed national and specialised surveys. Line

ministries remain responsible for routine programme monitoring and for acting on the evidence generated.

- **Recommendation 44. Establishing a three-tier monitoring and evaluation architecture for social protection**

The next strategy should clearly distinguish three complementary functions. Routine administrative monitoring should use programme MISs, G2P, grievance data and expenditure information to track implementation continuously. Periodic survey-based assessment should measure beneficiary characteristics, coverage, targeting, adequacy, service access and household outcomes that cannot be reliably observed through administrative records. Independent evaluation should assess programme effectiveness, impact, implementation quality and value for money. Administrative dashboards should therefore be treated as an important monitoring instrument, but not as a substitute for surveys and evaluations. Chapter 6 shows that the existing digital dashboard largely captures administrative information and cannot determine whether programmes are reducing poverty or improving nutrition, employment or other intended outcomes.

GED should develop a practical M&E framework or methodological handbook setting out minimum standards for these different forms of assessment, including indicator definitions, use of administrative and survey data, mixed-methods approaches, disaggregation requirements and evaluation quality standards. This would also help address one of the lessons from Action Plan Phase II, where indicators varied substantially in specificity, measurability and relevance across ministries.

- **Recommendation 45. Placing major social protection programmes on a scheduled independent evaluation cycle**

All major social protection programmes should be subject to periodic stand-alone evaluation according to a government-approved evaluation calendar. The frequency need not be identical for every programme and should reflect programme size, maturity, fiscal significance and the pace of policy change. Major programmes such as the Family Card, Old Age Allowance, disability benefits, MCBP, school-based support and major workfare or food-security interventions should receive priority. Smaller or closely related programmes could, where appropriate, be assessed through thematic or cluster-level evaluations.

This would address a significant weakness identified by the Final Review. IMED routinely monitors and evaluates development projects within its mandate, but major allowances and other recurrent social assistance programmes are largely financed through the revenue budget and are not systematically covered by that evaluation process. GED could coordinate the overall evaluation calendar, with the required resources incorporated into government planning and budgeting. Evaluations should be commissioned through transparent and competitive processes to qualified independent research institutions or evaluators, with implementing ministries providing data and operational cooperation but not determining the findings. This would strengthen both analytical credibility and confidence in the results.

- **Recommendation 46. Strengthening national survey data and developing longitudinal evidence on social protection beneficiaries**

BBS and GED should jointly review whether existing national surveys provide the information required to monitor the evolving social protection system. HIES will remain indispensable for analysing poverty, coverage, incidence and targeting, but the social protection module should be reviewed against programme MIS data and the information requirements of the next strategy. Where important gaps remain, BBS should introduce appropriate variables, sampling arrangements or periodic specialised beneficiary surveys rather than attempting to obtain all information through administrative databases. The Final Review also identifies the absence of a dedicated survey of social protection beneficiaries as a continuing evidence gap.

The government should additionally consider establishing a longitudinal or panel component that follows a manageable sample of beneficiary households over time. This could initially be piloted around a small number of major programmes rather than developed immediately as a large national survey. Following the same households would make it possible to examine movements into and out of poverty, duration of programme participation, graduation and relapse, employment transitions, recovery following shocks, and longer-term outcomes associated with interventions such as MCBP. Such evidence would be particularly valuable as the system increasingly seeks to address vulnerability and resilience rather than only current programme receipt.

- **Recommendation 47. Shifting performance assessment from programme outputs towards outcomes, beneficiary experience and value for money.**

M&E should increasingly ask what programmes achieve, rather than concentrate mainly on beneficiary numbers, budget utilisation and payments made. Appropriate indicators will differ by programme. Poverty-focused programmes should assess changes in poverty, consumption and vulnerability; MCBP should examine maternal and child nutrition and development outcomes; school-related support should monitor attendance, retention and nutrition; employment programmes should assess subsequent employment and earnings; and disability programmes should examine access to services and effective inclusion. Gender, disability, location and socioeconomic status should be incorporated systematically into outcome analysis. Chapter 5, for example, finds that important outcomes such as women's control over transfers, employment transitions, safety, time poverty and agency are not systematically monitored.

Beneficiary experience should form part of this assessment. Payment regularity, ease of enrolment, grievance resolution, treatment by frontline institutions and the practical accessibility of services can materially affect programme effectiveness even where administrative targets are met. For major programmes, evaluation should also consider administrative costs, leakage, targeting performance and the relationship between expenditure and outcomes. This would allow government to distinguish between programmes that are simply large and those that are delivering strong social returns for the resources committed.

- **Recommendation 48. Requiring formal management responses and using evaluation findings in programme and budget decisions.**

Evaluation becomes useful only when findings affect decisions. Each major independent evaluation should therefore be followed by a formal management response from the responsible ministry or agency indicating which findings are accepted, what corrective measures will be taken, who is responsible and the expected timeframe. GED and the relevant CMC cluster should

subsequently review implementation of the principal agreed actions. Chapter 6 of this report specifically identifies scheduled independent evaluation accompanied by formal management responses as a priority for the next phase.

Evidence should then feed into decisions on programme redesign, benefit adequacy, coverage expansion, consolidation and resource allocation. Finance Division should be able to draw on credible evaluation findings during budget and Medium Term Budget Framework discussions, particularly for large programmes or proposals for substantial expansion. Similarly, evidence of weak performance should lead first to examination of programme design and implementation constraints rather than automatic continuation or termination. Establishing this feedback loop would help move M&E from a reporting obligation towards a routine instrument of social protection management and fiscal decision-making.

8.3.9 Strengthening financing sustainability and benefit adequacy

Financing will be central to the credibility of the next phase of social protection reform. Bangladesh continues to operate within an exceptionally narrow fiscal envelope, while the resources allocated to programmes directly addressing poverty, vulnerability and lifecycle risks remain limited relative to the scale of need. The practice of exaggerating social protection allocation by including different types of largely unrelated spending has been recognised and the Finance Division has already taken steps to improve the classification.

The commitment to increase social protection spending and the corresponding need for stronger domestic revenue mobilisation have been addressed earlier in this chapter. The recommendations here therefore focus on four more operational issues: establishing greater clarity over what constitutes social protection expenditure, connecting reform commitments with medium-term financing, protecting the real value of benefits, and using financing mechanisms appropriate to different forms of social risk.

- **Recommendation 49. Strengthening the classification and reporting of genuine social protection expenditure**

The improvements initiated by the Finance Division in FY2025–26 should be carried forward through a clearer and more stable expenditure-classification framework. Programmes counted towards core social protection expenditure should correspond closely to the poverty, vulnerability and lifecycle-risk objectives of the NSSS and recognised social protection functions, including old age, disability, maternity, children and families, unemployment, employment injury, sickness, survivors and general poverty and social exclusion. Chapter 7 shows that continuing to include expenditures with only a weak relationship to these functions can substantially overstate the resources actually available for social protection.

The annual Social Protection Budget Report should therefore distinguish transparently between core social protection expenditure and other social or welfare-related public spending, while explaining the basis for inclusion of major expenditure categories. A consistent time series should also be maintained as the classification improves. This is particularly important for assessing progress towards higher social protection spending, since progress should reflect additional resources reaching recognised social protection functions rather than changes in accounting or reclassification.

- **Recommendation 50. Developing a medium-term social protection financing framework linked to the principal reform commitments**

The next strategy should be accompanied by a medium-term financing framework that translates the principal reform priorities into indicative expenditure requirements over several years. This should cover the phased expansion of the Family Card, expansion of core lifecycle programmes, MCBP, disability-related support, periodic benefit adjustments, institutional and delivery-system costs, and the financing required for scalable shock response. The framework should also incorporate the administrative investments needed to operate these programmes effectively, rather than costing cash transfers alone.

Finance Division should integrate this framework with the Medium Term Budget Framework and update it as programme designs, coverage targets and fiscal conditions change. This would make the trade-offs between coverage, benefit adequacy and implementation pace more explicit and allow reforms to be sequenced within a credible resource envelope. Bangladesh's low revenue base means that such choices cannot be avoided. Chapter 7 finds that limited resources already contribute to a mismatch between the number of people meeting programme eligibility criteria and the funding available to provide adequate coverage. Better targeting and programme consolidation can improve value for money and release some resources, but they should not be regarded as substitutes for the additional financing required to implement a materially stronger social protection system.

- **Recommendation 51. Institutionalising the existing mechanism for periodic benefit review and inflation adjustment**

The Finance Division has already made important progress by establishing a Working Committee to conduct periodic reviews of benefit levels for selected cash-based social security programmes. The mechanism currently provides for annual assessment of six programmes using inflation and CPI trends, with recommendations submitted to the Cabinet Committee on Social Security Programmes. The most recent review resulted in approved benefit increases for FY2026–27, including an increase in the Old Age Allowance. This represents an important move away from wholly ad hoc revisions and should be consolidated as part of the next reform framework.

The review mechanism should be undertaken regularly and progressively extended to the major cash-transfer programmes. Benefit adequacy should be assessed against changes in purchasing power, inflation, programme objectives, relevant poverty and vulnerability considerations and available fiscal space, with the results feeding directly into the annual budget and MTBF processes. This need not imply automatic full indexation of every programme at the same rate. The purpose should be to provide a transparent and evidence-based basis for deciding when adjustment is required and at what level. Particular attention should be given to programmes serving groups with limited ability to absorb sustained increases in living costs and to ensuring that higher-value transfers such as the Family Card do not progressively lose their intended poverty-reduction effect.

- **Recommendation 52. Matching financing arrangements more closely to the nature of the social protection risk**

The financing architecture should increasingly distinguish among the different functions of social protection. Poverty-focused assistance and most lifecycle benefits will continue to require

financing principally from general government revenue. Employment-related risks that are suitable for contributory social insurance should increasingly be financed through contributions and risk pooling as the NSIS develops, with contribution structures, benefits and fund sustainability determined through appropriate actuarial assessment. Large covariate shocks, meanwhile, require financing arrangements that can release resources rapidly, including budget contingencies and other forms of pre-arranged financing linked to scalable programme mechanisms.

These distinctions should be incorporated into the medium-term financing framework rather than addressed programme by programme in isolation. The objective is to build a more diversified and sustainable financing system in which the source of finance reflects the nature of the risk being protected against, while maintaining government responsibility for people who cannot reasonably be reached through contributory arrangements. This would also reduce the present near-total reliance on general revenue for social protection, which Chapter 2 identifies as an important constraint in the absence of significant contributory schemes.

The above measures would help ensure that increased political commitment to social protection is translated into expenditure that is clearly defined, adequately financed and capable of retaining its real value over time. They would also provide a more credible basis for determining how external development assistance can support the reform agenda without weakening national ownership or long-term fiscal sustainability.

8.3.10 Strengthening development partnerships, national ownership and sustainability

Development partners have made important contributions to Bangladesh's social protection reforms through financing, policy-based support, technical assistance, analytical work, pilots and the development of administrative and digital systems. Their engagement expanded during Action Plan Phase II and has supported several important reform initiatives. The implementation experience also shows, however, that external assistance is most effective when it operates within a clearly articulated national reform agenda and strengthens institutions that can sustain the resulting functions after project support ends.

The next phase should therefore seek a stronger partnership between national ownership and external support. Development partners can bring specialised expertise, comparative experience and financing, but the direction, sequencing and institutional location of reforms should remain nationally determined. Government, for its part, needs sufficiently strong coordination and technical capacity to define where external support is required and how it contributes to the wider social protection architecture.

- **Recommendation 53. Aligning development partner support with nationally determined social protection priorities.**

Development partner assistance should increasingly be organised around the priorities and sequencing established in the successor social protection framework. This is particularly important for reforms that cut across institutional boundaries, including the Family Card, social insurance, registries and data systems, programme consolidation, adaptive social protection and M&E. Chapter 7 notes that where government provides a clear reform sequence and strong central coordination, external assistance can be organised around that national framework;

where related initiatives proceed through separate institutional tracks, external support can itself become fragmented.

Externally supported initiatives should therefore be assessed for their consistency with national programme architecture, institutional responsibilities and medium-term financing priorities before implementation. This should not discourage innovation or experimentation. Pilots can remain valuable, particularly where Bangladesh needs to test unfamiliar approaches, but decisions on subsequent scale-up should consider demonstrated effectiveness, affordability, administrative feasibility, institutional ownership and compatibility with the wider system. Technical feasibility alone should not determine whether a pilot becomes a national programme.

- **Recommendation 54. Building sustainability and transition arrangements into externally supported systems, pilots and technical assistance.**

Major externally supported initiatives should incorporate sustainability arrangements from the outset. These should identify the government institution expected to own the function, recurrent financing requirements, staffing and maintenance needs, responsibility for data and systems, and the arrangements through which project-supported expertise will progressively be absorbed into permanent government structures. Such planning is particularly important for MISs, registries, specialised analytical functions and emerging social insurance arrangements, where systems can become technically sophisticated before corresponding government capability has fully developed.

The NSSS experience provides an important lesson in this respect. Development-partner-supported personnel have helped ministries develop and operate several specialised systems, but the extent to which these functions have been embedded within permanent staffing and operating arrangements varies across institutions. Transitional external expertise can therefore remain useful, but essential functions such as database administration, systems maintenance, interoperability, actuarial analysis, monitoring and programme management should progressively become part of routine government capability.

- **Recommendation 55. Making institutional capability transfer a measurable objective of technical assistance**

Capacity development should be judged increasingly by what government institutions can perform independently after external assistance has been completed. Training workshops and exposure programmes have a role, but they should support a wider process of transferring technical knowledge, procedures and operational responsibility. Priority areas include programme design, policy and fiscal analysis, database administration, actuarial work, social insurance administration, M&E, evaluation, financial management and the use of administrative and survey data.

Technical assistance arrangements should therefore identify the government staff or units that will progressively assume the relevant functions and provide opportunities for learning through joint implementation, mentoring and practical responsibility. Where specialised international or project-financed personnel initially undertake core tasks, a deliberate transition towards in-house capability should form part of the assignment. This would make capacity development a

substantive institutional outcome rather than primarily a count of training activities and would reduce the risk that important functions weaken once external support ends.

- **Recommendation 56. Strengthening government-led strategic dialogue, coordination and frank policy exchange with development partners.**

The Local Consultative Group (LCG) provides an established platform through which government-development partner engagement on social protection can be made more systematic and strategically focused. Social protection should be maintained as a regular agenda within the LCG or, if warranted by the scale of the reform programme, supported through a dedicated social protection working group bringing together relevant government institutions and bilateral, multilateral and UN partners. The purpose should be to align external financing, technical assistance, analytical work and pilots with nationally determined priorities and reform sequencing, rather than allowing support to develop through disconnected project or agency initiatives. Regular meetings, clear terms of reference and concise records of decisions and follow-up would also strengthen continuity as government officials and development partner portfolios change.

Such engagement should provide space for frank, evidence-based policy exchange, not merely formal reporting on projects. Government should be able to explain fiscal, political and administrative constraints, question proposals that do not fit national circumstances and identify where external expertise or financing can add genuine value. Development partners should similarly be able to raise evidence-based concerns about implementation, institutional readiness, effectiveness and sustainability. Constructive disagreement should be regarded as part of a mature policy partnership, with final policy choices remaining nationally owned.

The LCG mechanism should also help coordinate analytical work, technical assistance and pilot initiatives so that different partners complement rather than duplicate one another. Proposed pilots should be considered in relation to the wider social protection architecture and should not move automatically to national scale without evidence on effectiveness, affordability, administrative feasibility and government ownership. The LCG should complement, rather than duplicate, the CMC and other government coordination arrangements: the CMC should continue to lead government decision-making, while the LCG provides the principal forum for organised engagement with development partners around those nationally determined priorities.

8.3.11 Strengthening the role of civil society, NGOs and independent knowledge institutions

Government must remain ultimately responsible for defining social protection entitlements, financing programmes, determining eligibility rules and ensuring accountability. At the same time, Bangladesh has a substantial body of experience and capability outside government that can complement public institutions. NGOs and community-based organisations have extensive local presence and knowledge of vulnerable populations; representative organisations can bring beneficiary perspectives into policy and implementation; and universities, think tanks and other research institutions can provide independent analysis and evaluation. The NSSS implementation process itself recognised a role for engagement with NGOs and development partners, while

Action Plan Phase II included community participation and NGO involvement in areas such as beneficiary selection, grievance support and programme implementation.

The next phase should make better and more structured use of these capabilities without creating parallel delivery structures or transferring core state responsibilities to non-government actors. Different organisations also bring different strengths. NGOs can contribute implementation experience and community reach; representative organisations can strengthen beneficiary voice; and independent knowledge institutions can provide research, scrutiny and policy analysis. Treating all three simply as generic stakeholders would underuse their potential contribution.

- **Recommendation 57. Using civil society and NGO capabilities selectively to strengthen outreach, verification and beneficiary support**

NGOs and community-based organisations can complement government administration where local knowledge, trust and sustained contact with vulnerable groups are particularly important. Appropriate roles could include awareness and outreach, assistance with applications, identification of people who may otherwise remain excluded, structured local verification, service referral and support in accessing grievance and appeal mechanisms. This can be particularly useful for poor and vulnerable households, persons with disabilities, mobile populations and people living in hard-to-reach locations. Chapter 6 already identifies stronger community participation as an area that could improve beneficiary identification, while the NSSS grievance framework envisaged NGO involvement in awareness and assisted access. Such engagement could also support Family Card implementation, particularly where administrative information needs to be complemented by transparent local verification.

The respective responsibilities must nevertheless be clearly defined. Government should retain control over eligibility criteria, final beneficiary decisions, benefit entitlements, programme financing, official records and data governance. Local organisations should operate under agreed procedures, documentation requirements and safeguards against conflicts of interest or discretionary selection. The objective is to use community knowledge to improve the accuracy and accessibility of public programmes, not to replace formal administrative responsibility. Experience under Action Plan Phase II also shows that the appropriate role of NGOs can differ across programmes. MoWCA, for example, ultimately chose to use a pool of government frontline workers rather than NGOs for aspects of MCBP beneficiary training. Future arrangements should similarly be determined according to programme needs and demonstrated comparative advantage rather than through a uniform model.

- **Recommendation 58. Institutionalising beneficiary voice and participation of representative organisations in programme design and monitoring**

The next social protection framework should create more regular opportunities for people affected by programmes, and organisations representing them, to contribute to programme design, implementation review and monitoring. Consultation during the Final Review demonstrated the value of combining administrative evidence with the experiences of women, persons with disabilities, caregivers, informal workers and other vulnerable groups. Administrative information can show whether payments were made or beneficiaries enrolled, but it may not reveal practical barriers such as difficulties in application, inaccessible payment

arrangements, inappropriate treatment by frontline institutions, weak awareness or the reasons eligible people do not apply.

Representative organisations can help bring these issues into routine programme management. Organisations of persons with disabilities provide a particularly clear example: Chapter 4 in this report recommends their active involvement in awareness, referral, application support, grievance assistance and the design and monitoring of disability-inclusive social protection. Similar opportunities should be available, where relevant, to organisations representing women, older persons, workers and other beneficiary groups. Existing programme reviews, thematic clusters, consultations and evaluation processes can provide these entry points, avoiding the need to create an additional layer of permanent committees. The aim should be to make beneficiary experience a continuing source of implementation evidence rather than an input sought mainly when a new strategy is being prepared.

- **Recommendation 59. Strengthening the role of independent national knowledge institutions in evaluation, policy analysis and public accountability.**

Bangladesh has a strong community of universities, think tanks and specialist research organisations that can contribute more systematically to the social protection evidence base. Independent national institutions should be used for programme evaluations, targeting and distributional analysis, policy research, implementation assessments and examination of emerging social risks. This would complement the stronger evaluation framework proposed earlier in this chapter. There is already useful precedent: the NSSS Mid-Term Review was undertaken by an independent think tank and the Final Review was similarly commissioned from an independent research organisation. Independent research has also contributed to assessments of poverty and vulnerability where more recent official household data have not been available.

Government should facilitate this role through transparent and competitive commissioning of analytical work, appropriate access to anonymised administrative data subject to privacy safeguards, and opportunities for independent findings to be presented in policy discussions. Research institutions should retain analytical independence, including the ability to identify weaknesses and alternative policy options, while maintaining rigorous methodological standards. Appropriate separation should also be maintained between implementation and independent assessment, so that an organisation directly responsible for delivering an intervention is not relied upon as the sole evaluator of its own performance. Development partners can support national analytical capability, but the longer-term objective should be a strong domestic knowledge ecosystem capable of generating evidence, scrutinising implementation and contributing constructively to social protection policy on a continuing basis.

Greater involvement of non-government actors should therefore strengthen, rather than dilute, public responsibility for social protection. A system that combines capable government institutions with informed beneficiary participation, community knowledge and credible independent analysis is more likely to identify implementation problems early, adapt programmes as circumstances change and sustain confidence in the reform process. With this final set of recommendations, the chapter can now conclude by drawing together the principal lessons of a decade of NSSS implementation and the strategic direction for the post-2026 phase.

Concluding Remarks

Chapter 09

Chapter 9: Concluding Remarks

A decade of implementation lessons: The completion of the NSSS implementation period provides Bangladesh with a much stronger basis for deciding the future direction of social protection than existed when the Strategy was adopted. The past decade has demonstrated that significant progress can be achieved when reforms build on established programmes, functioning administrative structures and clear implementation responsibilities. It has also shown that constructing an integrated social protection system is considerably more difficult than expanding individual programmes. Reforms involving programme consolidation, institutional mandates, new financing arrangements, shared information systems or contributory protection have generally required much more sustained political and administrative effort. The value of this experience is therefore not simply that it identifies unfinished actions. It provides a clearer understanding of the conditions under which different types of reform can realistically be implemented. The next phase can consequently be more selective, better sequenced and more attentive to implementation capability than was possible at the beginning of the NSSS period.

Clarifying the future architecture: The recommendations in this chapter point towards a social protection architecture organised around several complementary forms of protection rather than a single model of assistance. Household poverty and vulnerability require substantial and appropriately targeted income support. Lifecycle and rights-based programmes are needed where age, maternity, childhood, widowhood, disability or other specific circumstances create continuing needs that cannot be reduced to household poverty status. Employment-related risks increasingly require contributory arrangements based on risk pooling and legally defined entitlements, while old-age protection will need both tax-financed and contributory pillars. Major covariate shocks require programmes that can expand rapidly when risks affect large numbers of households simultaneously. These functions require different eligibility rules, financing mechanisms and delivery arrangements, but they should operate within a coherent national system. The next phase should therefore preserve the strengths of the lifecycle approach while making the distinctions among poverty assistance, lifecycle protection, contributory protection and shock response considerably clearer.

Making the Family Card transformative: Within this emerging architecture, the Family Card could become one of the most consequential social protection reforms undertaken since the NSSS was adopted. Its importance lies not only in its scale or proposed transfer value, but in the opportunity to establish a clear household-level pillar focused explicitly on poverty and vulnerability. This can help correct longstanding gaps in poverty-focused assistance, including in urban areas, while creating a stronger basis for reviewing programmes that perform substantially overlapping household-support functions. The Family Card should therefore be judged partly by whether it enables a more coherent programme architecture. If it becomes simply an additional large programme alongside numerous overlapping interventions, an important reform opportunity will have been missed. If, instead, it combines credible beneficiary identification and adequate support with targeted consolidation, while preserving programmes addressing distinct

lifecycle and rights-based needs, it could significantly improve both the effectiveness and coherence of the social protection system.

Addressing the difficult reforms: A central lesson from NSSS implementation is that the reforms most likely to determine the long-term shape of the system are often those least amenable to routine administrative implementation. Consolidating programmes can affect ministerial ownership and budgets; changing institutional leadership can alter responsibilities and authority; social insurance creates new financial obligations for employers, workers and government; and interoperable registries require institutions to share information and accept common standards. These are not primarily technical questions, even though each has substantial technical requirements. They involve institutional incentives and choices about the allocation of resources and authority. The successor framework should therefore distinguish between reforms that line ministries can implement within existing mandates and reforms requiring explicit political decisions across government. The latter should receive sustained attention from the CMC, Cabinet Division and other high-level mechanisms, with clear decisions, responsibility for follow-up and realistic transition arrangements. Otherwise, the next Action Plan could again make faster progress on administratively easier activities while repeatedly deferring the structural reforms that matter most.

Building state capability: The next generation of reforms will also place considerably greater demands on government capability. Expanding the Family Card, strengthening lifecycle programmes, managing large and interconnected databases, developing social insurance, administering a contributory pension system, evaluating outcomes and operating scalable shock-responsive arrangements all require specialised skills and institutional continuity. New mandates should therefore be accompanied by explicit consideration of whether the responsible institution has the staff, technical knowledge, information systems, field presence and management arrangements needed to perform them. Capacity development should be understood in this broader institutional sense rather than predominantly as training. Permanent capability in data administration, actuarial analysis, programme management, evaluation, financial oversight and policy analysis will increasingly determine whether reforms endure after initial technical assistance or project support ends. Institutional memory is equally important. Systems cannot function effectively if accumulated knowledge about policy decisions, programme operations and reform commitments repeatedly disappears with staff transfers.

Financing reform sustainably: The ambition of the next phase will ultimately have to be reconciled with Bangladesh's exceptionally constrained fiscal position. The stated intention to increase social protection expenditure creates an important opportunity, but the value of that commitment will depend on whether additional resources finance genuine social protection functions and whether the wider revenue base becomes capable of sustaining them. Better targeting, reduced duplication and programme consolidation can improve value for money, but these measures cannot substitute for the resources required to extend coverage and maintain adequate benefits. At the same time, additional expenditure will not produce commensurate welfare gains if programmes remain fragmented, benefits are poorly directed or their real value is allowed to erode. The fiscal and programme reform agendas therefore need to reinforce one another. Tax-financed poverty and lifecycle protection, contributory social insurance and

pensions, and pre-arranged financing for large shocks should increasingly be treated as distinct but complementary components of a medium-term financing framework. In this sense, financing social protection is not only a question of how much is spent, but also of whether resources are raised, classified and allocated in ways that support the objectives of the system.

Focusing on outcomes: The NSSS period has substantially improved the government's ability to record programme participation, expenditure and payments, particularly through programme MISs and G2P systems. The next phase should build on these achievements by placing greater emphasis on what programmes actually change in people's lives. Coverage and timely payments remain fundamental, but they are intermediate results. Poverty-focused programmes ultimately need to demonstrate effects on poverty and vulnerability; maternal and child interventions on nutrition and development; school-related programmes on participation and retention; worker protection on income security; and disability programmes on meaningful access and inclusion. Beneficiary experience, including the accessibility of registration, payment and grievance arrangements, should form part of that assessment. This requires administrative monitoring to be combined with stronger national survey evidence, longitudinal information and independent evaluation. More importantly, evidence should influence decisions. The effectiveness of the future M&E system will depend less on the number of indicators produced than on whether credible findings lead to programme redesign, consolidation, benefit revision and changes in resource allocation.

Responding to changing risks: The social and economic environment confronting the next strategy is also becoming more complex. Rapid urbanisation is changing where vulnerable people live and how they access public programmes. Population ageing will increase the importance of reliable old-age income protection and complementary care. Persistent labour-market informality limits the reach of conventional employment-based arrangements, while overseas migration creates risks that can arise before departure, while workers are abroad and following return. The Universal Pension Scheme introduces a potentially important contributory component of old-age security outside traditional government employment, but its design and participation arrangements will need continued development. Climate-related events, price shocks, health emergencies and other covariate risks require protection that can expand beyond a fixed beneficiary list. These developments imply that the future system will need to become more portable, responsive and capable of recognising vulnerability that does not always correspond with conventional poverty classifications or stable household circumstances. The architecture should evolve accordingly rather than continually adding narrowly defined programmes whenever a new risk becomes visible.

Strengthening national ownership: The effectiveness of future reform will depend primarily on government leadership, but national ownership should not be interpreted as government acting alone. Development partners can continue to provide financing, technical expertise and comparative experience, particularly for reforms requiring specialised capabilities that are still developing domestically. The value of such support will be greatest where it is aligned with nationally determined priorities, leaves sustainable institutional capability behind and allows for frank discussion of implementation constraints and policy choices. Civil society organisations and NGOs can provide local knowledge, outreach and beneficiary support, while organisations

representing particular groups can bring lived experience into programme design and monitoring. Universities, think tanks and other independent national institutions can strengthen evaluation, analytical challenge and public accountability. These contributions should complement rather than substitute for government responsibility. A mature nationally owned system should be capable of drawing on external expertise, community knowledge and independent scrutiny while retaining clear public authority over entitlements, financing, programme rules and accountability.

From ambition to implementation: The principal challenge for the next phase is therefore not to formulate the broadest possible reform agenda. Bangladesh already possesses a substantial body of policy commitments, programme experience and institutional structures on which to build. The greater challenge is to identify the reforms that can materially change the performance of the system, sequence them realistically and sustain implementation when reforms become institutionally or politically difficult. The successor social protection framework and Action Plan should consequently remain focused, with high-level attention concentrated on a limited set of reforms that have clear implications for protection, coherence and institutional effectiveness. Progress should ultimately be judged neither by the number of programmes created nor by the number of activities, committees or digital systems established. The more meaningful test will be whether people facing poverty and vulnerability, lifecycle contingencies, employment-related risks or major shocks can obtain adequate, reliable and accessible protection when it is needed, and whether the institutions responsible for providing that protection can do so effectively and sustainably. Achieving that outcome would represent the most important measure of successful strategic renewal after a decade of NSSS implementation.

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Annex

Annex 1: Methodology of the construction of vulnerability scorecard

The scorecard uses twelve indicators, each with categories assigned a point value to reflect the household's condition. For example, children aged 6 to 12 who are enrolled in school earn higher points, while households with no school-going children or with children out of school score lower. Housing materials are similarly differentiated, with cement or brick dwellings given higher points than bamboo, mud, or tin structures. Energy sources for cooking, ownership of a television or fans, and whether the household is located in a slum are also considered, along with the presence of widowed or elderly members, chronic illness, or disability. Poverty status and recent experience of shocks are included as well, making the tool comprehensive in scope. The scoring ranges from 0 to 150, where lower scores indicate higher vulnerability. The full set of indicators and point values is presented in Table A1, which also provides a structured view of how living conditions are translated into numerical scores.

Table A1: Construction of vulnerability scorecard⁷⁴

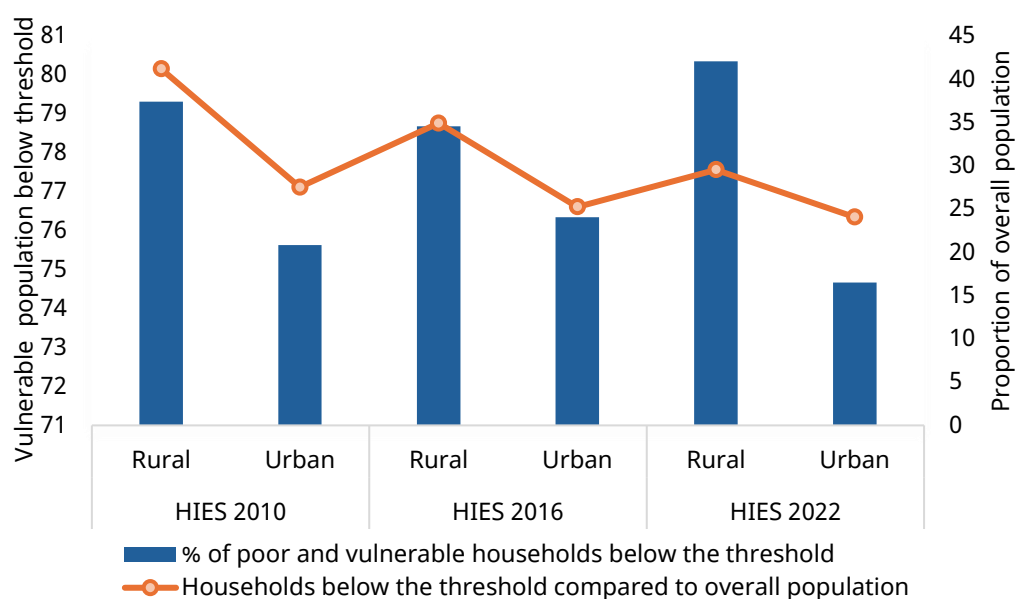
Indicators	Value	Points
1. Do all household members aged 6 to 12 currently attend a school or educational institution?	A. No B. No children in the household C. Yes	0 5 10
2. Is this a slum household?	A. Yes B. No	0 5
3. Does the household have a separate dining room?	A. No B. Yes	0 10
4. What is the construction material of main room of the household?	A. Hemp/Hay/Bamboo/Mud brick or others B. Tin (CI sheet)/Wood C. Brick/Cement	0 5 20
5. What is the household's primary source of energy for cooking?	A. Firewood and chips, or charcoal B. Biomass fuels C. Natural/LPG Gas/Gasoline/Diesel/Kerosene/Electricity/Others	0 5 15
6. Does the household own any television?	A. No B. Yes	0 10
7. How many fans does the household own?	A. No fan B. One C. Two or more	0 5 10
8. Does the widow or elderly person?	A. Yes B. No	0 5
9. Has anyone in the household experienced a chronic illness in the past year?	A. Yes B. No	0 5

⁷⁴ The vulnerability scorecard was constructed by the authors following the methodology of Bhattacharya et al. (2024). Scores for each indicator were assigned based on evidence from existing literature, and where direct data were unavailable in earlier survey rounds, proxy measures were applied. For example, in the 2010 HIES, information on slum households and cooking energy was not collected, so dwelling materials were used to approximate slum status and fuelling or lighting data were applied to identify cooking sources.

10. Does the household have any members with a disability?	A. Yes	0
	B. No	5
11. Household poverty status	A. Extreme poor	0
	B. Moderate poor	15
	C. Vulnerable	30
	D. Non poor and non-vulnerable	50
12. Was the household affected by shock?	A. Yes	0
	B. No	5

The results demonstrate that the scorecard is effective in capturing deprivation among households already classified as poor or vulnerable by income criteria. In 2022, for example, 80.4 per cent of rural and 74.7 per cent of urban households defined as poor or vulnerable by income were also below the scorecard threshold, showing a strong overlap between the two approaches (Figure A1). At the same time, the overall share of households considered vulnerable has declined across survey rounds, reflecting improvements in living standards. In 2010, about 41 per cent of rural households and 27.5 per cent of urban households were categorised as vulnerable, but by 2022 these shares had dropped to 29.6 per cent and 24.1 per cent respectively. This trend is consistent with broader poverty reduction in Bangladesh, though the persistence of significant shares of households below the threshold highlights continuing risks.

Figure A1: Proportion of poor and vulnerable households identified through the vulnerability scorecard, by area and HIES round (%)



Source: Authors' estimation based on HIES data (2010, 2026, and 2022), BBS.

Annex 2: Implementation progress of programmatic reforms

Broad Indicator	Activities	Performance indicator	Time frame	Responsible Ministry/Division	Implementation status	Performance status
A.1 Strengthening Social Security for the Children (age <1 – 18)						
Child Benefit	Prepare, consult, and submit detailed implementation plan for the Mother and Child Benefit Programme (MCBP) targeting children aged 0–4 years through support to mothers	Detailed implementation plan prepared and submitted; MCBP applicable for the whole country	Dec-21	Ministry of Women and Children Affairs (MoWCA)	The MoWCA consolidated the Maternity Allowance (MA) and Lactating Mother Allowance (LMA) into a single scheme, the Mother and Child Benefit Programme (MCBP), targeting children aged 0–3 years. A detailed Implementation Plan for the MCBP, consolidating the MA and LMA schemes, was prepared, consulted, and approved by the Cabinet Division in June 2022. The MoWCA initiated the MCBP as a pilot in 64 upazilas in 2019. The Mother and Child Benefit Programme was scaled up nationwide from FY2022–23, covering all unions, municipalities, city corporations, and garments sector areas. The MCBP Implementation Directive was approved by MoWCA in 2024	Nearly on-track
	Review benefit value and eligibility coverage (pregnancy to child's 4th birthday)	Evidence and recommendations on benefit package and age eligibility available	Jun-23	Ministry of Women and Children Affairs (MoWCA)	The MoWCA has undertaken research to identify appropriate benefit packages in collaboration with the World Food Programme (WFP) and the International Food Policy Research Institute as part of ongoing evidence generation.	Nearly on-track
	Gradually scale up MCBP in poverty- and nutrition-deficient upazilas	Beneficiaries raised to 1.6 million (2022), 4 million (2024), 6 million (2026)	December 2022 – June 2026	Ministry of Women and Children Affairs (MoWCA)	The programme has been gradually scaled up, reaching 1.05 million beneficiaries in 2020–21 and 2021–22, increasing to 1.51 million in 2023–24, and 1.77 million in FY2025–26. Current coverage of 1.77 million beneficiaries represents around 30 per cent of the estimated target population of 6 million.	Moderately off-track
	Establish convergence between MoWCA, MoHFW, MoLGD, and a2i for integrated child	Coordination mechanism functional; interoperable MIS with health, family welfare, and birth registration data	June 2023 – June 2026	Ministry of Women and Children Affairs (MoWCA)	The Department of Women Affairs (DWA) under MoWCA has signed MoUs with the Health Services Division, Family Welfare Division, and the Office of the Registrar General of Birth and Death Registration to ensure effective convergence of health, nutrition, and birth registration services for	Moderately off-track

	health and nutrition delivery				MCBP beneficiaries. The DWA has established interoperability between the MCBP Management Information System (MIS), the Election Commission's NID database, and IBAS++, which helps reduce duplication, prevent ghost beneficiaries, and improve targeting efficiency.	
	Introduce and operationalise telehealth and nutrition counselling services for pregnant and lactating mothers	Telehealth and counselling platform operational	Jun-26	Ministry of Women and Children Affairs (MoWCA)	The DWA has developed, approved, and printed three age-specific learning modules, conducted training of trainers (ToT), and facilitated beneficiary training on nutrition, early stimulation, childcare practices, and cognitive development.	Seriously off-track
	Design and test climate- and shock-responsive elements into MCBP	Shock-responsive component tested and scaled up	Jun-26	Ministry of Women and Children Affairs (MoWCA)	The MoWCA has undertaken a pilot initiative to test climate and shock-responsive elements into the Mother and Child Benefit Programme in the North-Western region of the country covering four districts (Kurigram, Gaibandha, Jamalpur, and Sirajganj) which are mostly disaster prone such as monsoon floods, with the purpose of ensuring the protection in shock so that the beneficiaries covered by the social protection & shock responsive framework with the technical assistance from the EU and UNWFP. Total 3912 MCBP beneficiaries received BDT 5000 cash transfer before flood in this location as part of Anticipatory Action.	Nearly on-track
Child Maintenance Payments	Implement Cabinet-approved Child Maintenance Payment Policy for abandoned children	Implementation framework operational	Up to June 2025	Ministry of Women and Children Affairs (MoWCA)	A study was conducted on the pattern of parental support for abandoned children. A draft legal instrument has reportedly been prepared, But the implementation framework has not yet become operational.	Moderately off-track
Programmes for Orphans and Vulnerable Children	Maintain quality of services in orphanages and child institutions	Programme continued	Every year	Ministry of Social Welfare (MoSW)	There are 85 "Shishu Poribar" with 18 being constructed and 6 "Baby Home" with 1 being constructed- for the orphans and vulnerable children. Increasing the coverage has been a priority along with the Subsistence Allowance being increased from BDT 2200 to BDT 5000 gradually. However, the care provider	Moderately off-track

					positions remain empty in most of the institutions. Young women are hired to provide care in these homes but the positions are titled as "Ayaa" or "Khalamma" which creates a barrier for people to apply or join in such positions. Currently, all the institutions are facing this and they have less number of workers than required which is making it difficult to provide quality service.	
	Increase coverage of orphan support programmes	Number of children served increased annually	Annual	Ministry of Social Welfare (MoSW)	The number of children supported through government and non-government orphanage programmes has remained substantial, with the two major programmes together expected to reach around 129,000 orphans in FY2025-26.	Moderately off-track
Programmes for Abandoned and Street Children	Update operational manual for child protection programmes	Manual prepared and disseminated	Every year	Ministry of Social Welfare (MoSW)	The "Baby Home" for 0-7 year old children, "Shishu Poribar" for 7-18 years old children are being used for the abandoned and street children as well where the same issue of under-staffing remains. However, there were no separate guideline for the abandoned or street children for which there has been a Draft Law prepared but it has not yet been passed. In terms of coverage, it is actually decreasing as less number of beneficiaries are being found over time nowadays.	Moderately off-track
	Maintain quality of services	Programme continued	Every year	Ministry of Social Welfare (MoSW)		Moderately off-track
	Increase coverage of abandoned child programmes	Number of beneficiaries increased annually	Every year	Ministry of Social Welfare (MoSW)		Moderately off-track
Programmes for Children in Conflict with law and Contact with law	Update manual for effective operation	Manual prepared	Every year	Ministry of Social Welfare (MoSW)	Only the draft manual has been prepared. 8 Child Development Centres were planned from which 3 are operational right now. Another 3 has been approved and being constructed specifically for the children in conflict with law. More needs to be constructed soon for improving the quality of service as the current capacity of the institutions/homes are 600 but around 922 children are staying in them.	Moderately off-track
	Maintain quality of services	Programme continued	Every year	Ministry of Social Welfare (MoSW)		Moderately off-track
	Increase coverage	Coverage increased annually	Every year	Ministry of Social Welfare (MoSW)		Moderately off-track
Programmes for Disabled Children	Update manual for effective operation	Manual prepared	Every year	Ministry of Social Welfare (MoSW)	Manual is on the process of development. There are challenges for ensuring quality of service as not enough workforce to maintain all the institutions. There are 92 institutions in	On-track/achieved
	Maintain quality of services	Programme continued	Every year	Ministry of Social Welfare (MoSW)		On-track/achieved

	Increase coverage	Coverage increased annually	Every year	Ministry of Social Welfare (MoSW)	total for the disabled children. 76 for Blind children each having a capacity to provide services to 10 people. 1 School for Blind Children, 4 Schools for Deaf and Dumb children having 100 capacity each, 4 Physically handicapped training and rehabilitation centres, 6 training centres for orphan and disabled and lastly 1 ERCPH (Employment Rehabilitation Centre for Physically Handicapped) which has 3 entities within it- 1 braille press, 1 ERCPH itself and 1 Artificial Limb Production Centre.	On-track/achieved
	Improve education programme for disabled children	Manual prepared; programme continued; coverage increased annually.	Every year	Ministry of Social Welfare (MoSW)		Nearly on-track
Early Childhood Education and Stipend Programmes	Sustain Primary Education Stipend Programme	Transfer amount rationalised considering inflation	Jul-23	Ministry of Primary and Mass Education (MoPME)	The transfer amount under PESP has increased from BDT 100 to BDT 150 per month. However, the adjustment has not been linked to inflation, and the real value of the stipend remains low relative to schooling costs. The Action Plan objective of rationalising transfer values in line with inflation has therefore not been fully achieved.	On-track/achieved
	Expand coverage of Primary and Secondary Stipend Programmes	Number of stipend recipients increased	Continuous	MoPME / SHED	The combined coverage of PESP and the Harmonised Stipend Programme (HSP) declined from 19.2 million beneficiaries in 2020-21 to 18.5 million in 2025-26, primarily due to a reduction in PESP beneficiaries. The number of beneficiaries under PESP decreased from 14 million in 2020-21 to 11.6 million in 2025-26, reflecting administrative adjustments and system improvements.	Moderately off-track
	Maintain free textbook distribution to school-aged children	Textbooks distributed on time annually	Annual	SHED / MoPME	All students in primary and secondary schools continue to receive free textbooks; however, delays in textbook distribution in recent years have affected timely access and contributed to learning disruptions.	Nearly on-track
School Meal and Nutrition Programmes	Develop and implement effective school meal model	Suitable modality identified	Dec-23	Ministry of Primary and Mass Education (MoPME)	The government has developed an implementation manual for the school meal programme to guide design and delivery.	On-track/achieved
	Expand school meal programme to all primary schools	Number of schools and beneficiaries increased	Continuous	Ministry of Primary and Mass	The school meal programme, which was discontinued in 2022, has been relaunched in FY2025-26. Currently, around 3.1 million	Moderately off-track

				Education (MoPME)	students across 19,419 schools in 150 upazilas are receiving benefits. The number of beneficiaries under the school meal programme remains broadly similar to pre-discontinuation levels (2021), indicating a restoration rather than expansion of coverage.	
National Nutrition Services (NNS)	Continue implementation of National Nutrition Services	NNS operational plan implemented	Continuous	Ministry of Health and Family Welfare (MoHFW)	National Nutrition Services are being implemented in accordance with the approved operational guidelines.	On-track/achieved
Child-Sensitive Relief and Emergency Support	Maintain food and relief programmes benefitting children during disasters	Programme continued	Continuous	Ministry of Disaster Management and Relief (MoDMR)	The government continues to implement food and relief programmes, which provide critical support to children and vulnerable households during disasters.	On-track/achieved
A.2 Strengthening Programmes for Working Age (age 19-59)						
Vulnerable Women Benefit (VWB) Programme	Design and implement Vulnerable Women Benefit (VWB) Programme in rural and urban areas	Detailed implementation plan prepared and submitted to Cabinet Division	Dec-21	Ministry of Women and Children Affairs (MoWCA)	MoWCA drafted a detailed implementation plan for the VWB programme and proceeded with its submission to the Cabinet Division for approval.	On-track/achieved
	Roll out VWB for poor women in urban areas with cash transfer, skills, and financial inclusion support	Programme rolled out in pilot city corporation and municipality	January 2022 – July 2023	MoWCA / MoSW / Finance Division	MoWCA submitted a plan and budget to the Finance Division for urban VWB. However, the urban component has not been rolled out due to lack of budget allocation. VWB did not roll out in urban areas and municipalities.	Moderately off-track
	Scale up the VWB Programme to all rural and urban areas	Number of beneficiaries raised to 1.25 million (2023-24 cycle) and 1.5 million (2025-26 cycle)	2023 – 2026	MoWCA / MoSW / Finance Division	The current VWB cycle covers around 1.04 million beneficiaries, nearly 70 per cent of the target. Expansion to urban, remote, and underserved areas remains constrained by budgetary, logistical, and awareness-related barriers.	Moderately off-track
	Integrate VGD, ICVGD, and urban VWB into a consolidated benefit programme	Consolidated VWB model operational	July 2024 – December 2026	MoWCA / MoSW / MoF	VGD was rebranded as VWB in July 2022, and ICVGD training modules have been integrated into the VWB training package. API interoperability with Widow Allowance and the Food Friendly Programme has been introduced. However, the NSSS-envisaged consolidation of VGD and Widow Allowance	Nearly on-track

					into a single VWB scheme has not taken place, and urban VWB remains unimplemented.	
Workplace Childcare & Gender-Responsive Labour Facilities	Enact and implement Day-Care Act and develop operational rules for childcare facilities	Act enacted; rules and manual available	December 2022 – June 2023	MoWCA / MoLE	The Day Care Act 2021 has been enacted. The Day Care Rules 2022 have been drafted and remain under revision for finalisation.	On-track/achieved
	Develop monitoring guidelines and coordination mechanisms for workplace childcare	Monitoring guidelines available	Jan-24	MoWCA / MoLE	Monitoring guidelines have been prepared. Implementation remains limited. Full implementation depends on finalisation of rules, service standards, and institutional arrangements for monitoring childcare provision.	Nearly on-track
Unemployment Insurance and National Social Insurance Scheme (NSIS)	Conduct study on possible options for unemployment insurance	Study report submitted to FID and Cabinet Division	Dec-23	Ministry of Labour and Employment (MoLE) / Financial Institutions Division (FID)	A feasibility study was undertaken. Design and options for unemployment insurance have not been completed. However, Unemployed Workers Protection Program, a tax-financed scheme, is operational.	Moderately off-track
	Introduce unemployment insurance on a pilot basis	Pilot implemented in selected organisations	Jul-24	MoLE / FID	The unemployment insurance pilot has not been implemented. Existing support remains limited to labour-law-based severance provisions and temporary assistance measures such as UWPP, which do not constitute contributory unemployment insurance.	Seriously off-track
	Expand unemployment insurance nationwide	Programme rolled out nationally	Jul-25	MoLE / FID	National roll-out has not taken place. The scheme has not yet moved beyond feasibility, and roadmap preparation.	Seriously off-track
	Integrate maternity, sickness, and accident insurance within NSIS	Integration plan approved	Continuous (2024–26)	MoLE / Finance Division	An NSIS roadmap has been developed, but the integration plan has not yet been approved or operationalised. EIS has moved into pilot implementation and provides the strongest operational foundation. Maternity insurance remains preparatory, while sickness insurance remains largely conceptual.	Moderately off-track
Employment Creation and Skills Development	Establish new Technical Training Centres (TTCs) and Institutes of Marine Technology (IMTs)	New TTCs / IMTs established	Continuous	Ministry of Expatriates' Welfare and Overseas Employment	8 TTCs and one Bangladesh Institute of Marine Technology are operational under the reported update. In addition, 40 TTCs in 40 upazilas are planned to establish.	Nearly on-track

				(MoEWOE) / BMET		
	Provide training of trainers and enhance instructor capacity	Trainers trained / accredited	Continuous	MoEWOE / BMET	Training of trainers and instructor-capacity development programmes are operational.	Nearly on-track
	Identify new areas of overseas employment and training	Research studies conducted; new skill sectors identified	Continuous	MoEWOE	Several national and international studies have been conducted to identify overseas employment opportunities, destination-market requirements and emerging skill needs.	Moderately off-track
	Strengthen apprenticeship training and link training with industries	Apprenticeship programmes expanded	Continuous	MoEWOE / MoLE / BMET	Apprenticeship programmes are in operation.	Nearly on-track
Support for Migrant Workers and Returnees	Increase social allowance and welfare schemes for migrant workers and families	Number of programmes increased	Continuous	MoEWOE	Welfare support continues through the Wage Earners' Welfare Board, but coverage and service depth remain limited relative to the needs of migrant workers and their families.	Seriously off-track
	Issue circular for mandatory insurance coverage for aspirant migrant workers	Circular issued	Dec-23	MoEWOE	A circular has been issued, and workers migrating through formal channels are required to pay a mandatory insurance premium. Awareness, claims facilitation and benefit uptake remain implementation concerns.	Nearly on-track
	Strengthen reintegration support for returnee migrants through training and financing	Reintegration training and credit programme implemented	Continuous	MoEWOE / MoF / MoYS / MoDMR	Reintegration support remains limited in scale. Training and financing support exist but are not sufficient for returnees facing debt, unemployment, health problems or difficulty re-entering the domestic labour market.	Seriously off-track
Maternal Health and Reproductive Support for Working-Age Women	Ensure coordination with MoHFW and MoWCA on maternal health schemes	Coordination meetings held regularly	Continuous	MoHFW / MoWCA	Coordination meeting held occasionally.	Seriously off-track
Public Workfare programmes	Continue and expand cash-based	Programmes continued and	Continuous	Ministry of Disaster	Food- and cash-based workfare support continues. However, coverage of the main	Nearly on-track

	workfare and relief programmes for disaster-affected working-age population	coverage scaled up as needed		Management and Relief (MoDMR)	comparable workfare programmes declined from around 5.15 million beneficiaries in FY2020–21 to around 3.14 million in FY2025–26, while nominal allocation remained broadly stable.	
	Expand Employment Generation Programme for the Poorest (EGPP) to include training and savings components for livelihood graduation	EGPP implemented with enhanced components for skill-building and savings support	Continuous (2022–26)	Ministry of Disaster Management and Relief (MoDMR) / MoLE / Finance Division	EGPP is being continued. However, there is not skill development initiative attached to it.	Nearly on-track
	Consider horizontal and vertical expansion of existing programmes in the face of disasters	Mechanism to scale up coverage and/or benefit package in place	23-Jul	MoDMR	Disaster-focused workfare support continues, including through EGPP+. However, there is no clear evidence of a systematised mechanism for horizontal or vertical expansion during disasters. Overall coverage of the workfare schemes declined, although nominal allocation increased slightly from around BDT 41.93 billion in FY2020–21 to BDT 43.06 billion in FY2025–26. The daily wage under EGPP increased from BDT 200 to BDT 400.	Moderately off-track
	Organise discussions with stakeholders for smooth transition and gradually change food-for-work programmes to cash where feasible	Stakeholder consultation undertaken; food workfare programmes converted to cash where feasible	December 2021–December 2024	MoDMR	Cash-based workfare remains dominant, while food-based workfare also remains operational. Allocation for Food for Work declined from BDT 10.43 billion in FY2020–21 to BDT 9.28 billion in FY2025–26. No consolidation of workfare programmes under a single umbrella has taken place.	Seriously off-track
Early Human Capital and 4IR (4th Industrial Revolution) Preparedness	Strengthen adult skills development and continuing education for 4IR workforce adaptation	STEM-oriented training and reskilling programmes implemented	Continuous	MoLE / TMED / MoEWOE / NSDA / MoYS	STEM-oriented and 4IR-related training programmes are in operation. NSDA has developed ICT-related competency standards and started integrating digital and 4IR concepts into curricula, although staffing gaps constrain wider implementation.	Moderately off-track
A.3 Comprehensive Pension System for the Elderly (60+)						
A.3.1 Old Age Allowance (OAA): Strengthening	Examine and review the age threshold	Consultations held and decisions taken	Jun-22	Ministry of Social Welfare (MoSW)	The age threshold has been reviewed following Action Plan Phase I. The programme continues to apply differentiated age thresholds for men and women.	Moderately off-track

and Expansion (60+)	Update the OAA implementation manual (if age-threshold change recommended)	Manual prepared	Dec-22	Ministry of Social Welfare (MoSW)	The manual has been updated accordingly.	Moderately off-track
	Make the programme universal for eligible people	At least 250 upazilas covered	Jul-22	Ministry of Social Welfare (MoSW)	The programme currently covers 262 upazilas against the Action Plan indicator of at least 250 upazilas.	On-track/achieved
	Make the programme universal for eligible people	All upazilas covered	Jul-24	Ministry of Social Welfare (MoSW)	All upazilas has not been covered. But the coverage has expanded significantly to cover 6.1 million elderly people.	Nearly on-track
	Review benefit value in line with inflation and circumstances	Allowance increased periodically	Each year	Ministry of Social Welfare (MoSW)	The benefit amount has increased over time, and a Finance Division working committee has reviewed benefit levels for major MoSW programmes. The monthly allowance has been approved for increase to BDT 700 in FY2026-27, although automatic inflation indexation has not been institutionalised.	Nearly on-track
A.3.2 Special Benefit for the Very Old (90+)	Introduce special allowance for people aged 90+ - list preparation	List of people aged 90+ prepared	Jun-22	Ministry of Social Welfare (MoSW)	The Advisory Committee on Social Security Programme (ACSSP) has approved higher benefit for old-age people aged 90 and above from 2026-27.	Nearly on-track
	Introduce special allowance for people aged 90+ - programme design	Programme designed	Jun-24	Ministry of Social Welfare (MoSW)	From FY2026-27, older persons aged 90 years and above will receive a higher monthly allowance of BDT 1,000. Around 25,000 beneficiaries are expected to receive this higher benefit.	Nearly on-track
	Introduce special allowance for people aged 90+ - national scale-up	Scaled up nationwide	Jun-25	Ministry of Social Welfare (MoSW)	Special allowanc for people aged 90+ has not been introduced yet.	Seriously off-track
A.3.3 Government Service Pension (Public Pension)	Continue government pension with improved approval/disposal and fiscal sustainability	Pension continued with improved management and supervision	Continuous	Finance Division (FD); Ministry of Public Administration (MoPA)	Government pension continues as the main formal pension arrangement for retired public employees and their families. Around 0.85 million beneficiaries are covered under pension management in FY2025-26.	On-track/achieved

	Maintain digitised pensioner database linked to NID/UID	Database created and maintained	Continuous	Finance Division	A digitised pensioner database has been created and linked with NID/UID to improve verification and management.	On-track/achieved
	Implement Electronic Fund Transfer (EFT) in pension payments	Payment system digitised	Implemented for monthly pensions	Finance Division	Electronic Fund Transfer has been implemented for monthly pension payments.	On-track/achieved
A.3.6 Private and Voluntary Pension Schemes (Complementary Pillar)	Conduct study on the format of private/voluntary pensions	Study report submitted to Cabinet Division	Plan period (2022–26)	Finance Division; Financial Institutions Division (FID)	Study completed.	On-track/achieved
	Hold stakeholder consultations on private pensions	Workshops held	Plan period (2022–26)	Finance Division; Financial Institutions Division (FID)	Only a few workshops held.	Moderately off-track
	Establish pension authority for private/voluntary schemes (if approved)	Authority established	Plan period (2022–26)	Finance Division	The National Pension Authority has been established, and the Universal Pension Scheme was launched in August 2023.	On-track/achieved
A.4 Programmes for People with disabilities						
A.4.1 Disability Benefit for Children and Working-Age Persons with Disabilities (PwDs)	Prepare guidelines for disability identification	Circular issued	Jul-22	MoSW	Guidelines for disability identification have been prepared and are being followed. Disability identification is supported by the legal framework under the Rights and Protection of Persons with Disabilities Act and the Disability Information System (DIS), which is used by DSS for disability registration and verification. (Dis.gov.bd)	On-track/achieved
	Set income criteria on an individual basis	Circular issued	Dec-22	MoSW	The Disability Allowance has been universalised for identified persons with disabilities. As a result, household or individual income criteria are no longer the main constraint for allowance access once a person is identified and registered as eligible.	On-track/achieved
	Increase coverage by actual identification	All identified PwDs are covered	Continuous	MoSW	Coverage of the Disability Allowance has been made universal for identified persons with disabilities. This represents substantial progress against the NSSS objective of expanding coverage based on actual identification.	On-track/achieved

	Strengthen monitoring of schemes for disabled people	Monitoring framework developed	Continuous	MoSW	A dedicated monitoring framework for disability schemes has not yet been established. However, the Disability Information System and the piloting of the Dynamic Social Registry can support future monitoring, verification and beneficiary tracking once fully operational and integrated.	Seriously off-track
	Support in strengthening LARC and PM services for PwDs (health-related service integration)	Updated regional service packages available and implemented	Dec-22	Medical Education and Family Welfare Division (MEFWD)	Updated regional service packages for strengthening LARC and permanent method services for persons with disabilities are not yet available. Progress under this health-service integration component is therefore not evident from the available implementation information.	
A.4.2 Improvement and Capacity Building of Disability-Related Programmes	Update training course modules for effective operation (training & rehabilitation for PwDs)	Training course module prepared	Every year	MoSW	Six training institutes for orphans and persons with disabilities are operational. Training manuals exist, but they have not been updated regularly, indicating partial progress in capacity building.	Moderately off-track
	Maintain quality of services (training & rehabilitation for PwDs)	Programme continued	Every year	MoSW	Training and rehabilitation services are continuing. Service quality has improved marginally with the establishment of additional training facilities, but further updating of manuals, staffing and service standards remains necessary.	Moderately off-track
	Increase coverage (training & rehabilitation for PwDs)	Coverage increased annually	Every year	MoSW	Coverage of training and rehabilitation services has increased, reflecting progress in extending disability-related service provision beyond cash transfers.	On-track/achieved
A.4.3 Education and Empowerment of Persons with Disabilities	Update manual for effective operation (education programmes for disabled children)	Manual prepared	Every year	MoSW	A manual for education programmes for children with disabilities exists, but it has not been updated. This indicates that the basic operational framework is in place, although it requires revision to reflect current needs and service standards.	Nearly on-track
	Maintain quality of education services for disabled children	Programme continued	Every year	MoSW	Education services for children with disabilities are continuing. Quality has improved through the establishment of new institutions, including separate provision for children with intellectual disabilities.	On-track/achieved

	Increase coverage of education programmes for disabled children	Coverage increased annually	Every year	MoSW	Coverage has increased, with 92 institutions currently operating to support children with disabilities through different forms of education, training and rehabilitation services.	Nearly on-track
	Establish and operationalise National Academy for Autism and Neurodevelopmental Disabilities (NAAND)	Academy operational	Continuous	Secondary and Higher Education Division (SHED)	NAAND has been established and is operational. It provides a specialised institutional platform for education and support services for children with autism and neurodevelopmental disabilities, although further expansion and institutional strengthening remain important for wider coverage. (NAAND Portal)	On-track/achieved
	Strengthen specialised schools for children with disabilities	Grants for schools for disabled children continued	Continuous	MoSW	Grants for specialised schools for children with disabilities are continuing, helping maintain institutional support for disability-inclusive education.	On-track/achieved
A.4.4 Skill Development, ICT, and Employment for PwDs	Increase training programmes for people with disabilities (ICT/ITES skill development)	Training programmes expanded	Continuous	ICT Division	Six training institutions are functioning to train and rehabilitate persons with disabilities. ICT- and skills-related training has expanded, but stronger links with employment placement and market-relevant skills remain important.	Nearly on-track
	Arrange annual job fairs for people with disabilities	Employment of PwDs increased	Continuous	ICT Division	Job fairs for persons with disabilities are not arranged regularly. Employment support has therefore progressed only partially and remains dependent on irregular events rather than a systematic placement mechanism.	Moderately off-track
	Develop employment linkage support for PwDs under DSS and Disability Trust	Beneficiaries employed or self-employed	Continuous	MoSW / National Disability Trust	Employment linkage support is being provided through DSS and the National Disability Trust, and many persons with disabilities have reportedly been employed or self-employed. However, systematic tracking of job placement, retention and income outcomes remains limited.	Nearly on-track
A.4.5 Institutional and Health-Linked Disability Support Programmes	Ensure coverage through the Trust for the Protection of Persons with Neurodevelopmental Disabilities (NDD Trust)	Number of beneficiaries served	Continuous	MoSW	Beneficiaries under the NDD Trust are being served. The Trust continues to provide institutional support for persons with neurodevelopmental disabilities and their families.	On-track/achieved

	Continue cochlear implant activities and medical interventions for disability prevention	Beneficiaries served through cochlear implant programme	Continuous	MoSW / MoHFW	The cochlear implant programme and related medical interventions are continuing, providing specialised support to eligible beneficiaries.	On-track/achieved
	Improve prevention of disability-related diseases (TB, leprosy, non-communicable diseases)	Disease control services maintained	Continuous	Health Services Division (HSD)	Disease control services for disability-related and disability-preventable conditions are continuing. This supports the prevention dimension of the disability agenda, although stronger linkage with disability-specific monitoring would improve assessment of outcomes.	Nearly on-track
A.4.6 Social Empowerment and Inclusion of PwDs	Ensure inclusion of PwDs in Dynamic Social Registry (DSR) and Single Registry MIS	PwDs integrated into national registry	Continuous	Cabinet Division / MoSW / ICT Division	Disability-related programmes are integrated with the Disability Information System and linked with broader registry initiatives. This provides an important foundation for beneficiary identification, registry-based targeting and future monitoring under the Single Registry framework. (Dis.gov.bd)	On-track/achieved
	Grant for incurring permanent disability or death while in service (government employees)	Compensation provided	Continuous	Ministry of Public Administration (MoPA)	Compensation for permanent disability or death while in service continues for eligible government employees. This component remains operational as an employment-linked protection measure.	On-track/achieved
A.5 Programmes for Urban Poor						
A.5.1 Strengthening Social Protection for Urban Women and Working-Age Poor	Conduct study on social protection needs in urban areas	Study report submitted to Cabinet Division	Dec-22	Local Government Division / GED	The SSPS programme conducted a study on urban social protection needs in 2025. The study provides an evidence base for designing urban social protection, although completion was delayed against the Dec-22 target.	On-track/achieved
	Design and roll out the Vulnerable Women's Benefit (VWB) for poor women in urban areas, including cash support, skills development, and financial inclusion	Allocation of required resources for piloting in national budget	FY 2021–2022	Ministry of Women and Children Affairs (MoWCA)	MoWCA submitted a plan and budget to the Finance Division for urban VWB. However, the required budget allocation was not approved, and the urban component has not been rolled out.	Moderately off-track
	Consolidate existing VGD, ICVGD, and	VWB rolled out in areas with 6 000	Jan-22	Ministry of Women and	VGD has been rebranded as VWB and remains operational in rural areas. ICVGD training	Moderately off-track

	urban VWB into a single VWB Programme	beneficiaries (1 city corporation + 1 municipality)		Children Affairs (MoWCA)	modules have been integrated into the VWB training package. However, urban VWB has not been rolled out, and the envisaged consolidation of VGD, ICVGD, and urban VWB into a single operational model has not been completed.	
	Expand the consolidated VWB Programme to additional urban areas	VWB Programme rolled out in urban areas	Jul-23	Ministry of Women and Children Affairs (MoWCA)	Urban VWB has not been rolled out due to lack of budget allocation. No expansion to additional urban areas has taken place.	Seriously off-track
	Scale up the VWB Programme nationwide (urban + rural coverage)	Beneficiaries increased to 1.25 million covering both rural and urban areas	2023–2024 cycle	Ministry of Women and Children Affairs (MoWCA)	VWB is operational in rural areas and continues to provide support through the national VWB cycle. However, the urban component has not been implemented, so nationwide scale-up covering both rural and urban areas has not been achieved.	Nearly on-track
	Introduce cash transfer-based improved model of VGD (urban VWB)	Urban cash-based VWB model implemented	Jan-22	Ministry of Women and Children Affairs (MoWCA)	The current VWB remains primarily food-based. The planned cash-based urban VWB model has not become operational.	Seriously off-track
A.5.2 Food Security and Price Stabilisation for Urban Poor	Continue Open Market Sales (OMS) programme for low-income households and expand to dense urban areas	Programme continued	Continuous	Ministry of Food	OMS is continuing and remains the largest urban-facing consumption-support programme, providing subsidised food grains to low-income consumers during periods of high food prices.	On-track/achieved
A.5.3 Housing, Land, and Infrastructure for the Urban Poor	Ensure land-tenure security through transfer of public land to urban poor households	Land tenure secured for 316 households	July 2017 – December 2022	Ministry of Housing and Public Works (MoHPW)	Land-tenure security was targeted for 316 urban poor households. Implementation appears partial, and full achievement of the target has not been confirmed.	Moderately off-track
	Develop tertiary infrastructure (drains, sewerage, roads, street lights, water supply) in urban poor communities	Improved infrastructure in 17 communities; 5 700 households benefited	August 2017 – December 2022	Ministry of Housing and Public Works (MoHPW)	Tertiary infrastructure development was targeted in 17 urban poor communities, benefiting 5,700 households. Implementation progressed, but full completion against the target is not clearly established.	Moderately off-track

	Improve primary and secondary urban connections (new roads, drains, water networks) for low-income settlements	85 000 people indirectly benefited	August 2017 – December 2022	Ministry of Housing and Public Works (MoHPW)	Primary and secondary urban connection works were intended to benefit 85,000 people in low-income settlements. The activity progressed, but full achievement of the beneficiary target is not clearly established.	Moderately off-track
	Provide housing to squatters / urban poor through construction of rental flats	1 000-unit rental flats constructed	January 2023 – December 2026	Ministry of Housing and Public Works (MoHPW)	Construction of rental flats for squatters and urban poor is still within the implementation period. Progress has been made, but full construction, allocation, and occupation by intended beneficiaries have not yet been completed.	Moderately off-track
	Low-income settlement improvement through basic infrastructure development	Infrastructure development in 50 communities across towns and cities	January 2023 – December 2026	Ministry of Housing and Public Works (MoHPW)	Basic infrastructure development for low-income settlements is still within the implementation period. Progress is ongoing, but completion across 50 communities has not yet been demonstrated.	Moderately off-track
	Strengthen integrated urban planning for resilient low-income housing	Framework for integrated planning developed	2024 – 2025	Ministry of Housing and Public Works (MoHPW)/ LGD	The integrated planning framework for resilient low-income housing has not been clearly finalised. Related settlement improvement and low-income housing activities are ongoing, but the framework target remains only partially achieved.	Moderately off-track
A.5.4 Urban Health and Family Planning Services	Scale up urban family planning pilot to major city corporations (Mymensingh, Chattogram, Dhaka North & South)	FP services expanded to selected city corporations	Jun-24	Medical Education and Family Welfare Division (MEFWD)	Urban primary healthcare and family planning services continue through existing urban health service platforms. However, the specific scale-up of the family planning pilot to the named city corporations by Jun-24 is not clearly confirmed.	Moderately off-track
A.5.5 Urban Livelihood and Skills Development (Linked with Social Protection)	Implement skills training for urban poor women under VWB Programme	Training modules developed and delivered	Continuous	MoWCA / MoSW	Training modules are being delivered under the broader VWB programme, including livelihood and financial-literacy elements. However, because urban VWB has not been rolled out, dedicated skills training for urban poor women under an urban VWB package has not been implemented.	Moderately off-track
	Support entrepreneurship and self-	Beneficiaries engaged in income-generating activities	Continuous	MoSW	Beneficiaries of the Urban Community Development programme are engaged in income-generating activities through small	Nearly on-track

	employment initiatives for urban poor under Social Welfare programmes				loans and livelihood support. However, coverage remains very limited, so progress is positive but modest in scale.	
A.6 Programmes for Food Security						
A.6.1 Strengthening Public Food Distribution and Access	Continue Open Market Sales (OMS) programme for the poor and extend coverage to rural areas	Programme continued	Continuous	Ministry of Food	OMS has continued as a major subsidised food distribution and price-stabilisation channel, particularly for low-income households during periods of high food prices.	On-track/achieved
	Expand duration and/or number of beneficiaries under the Food-Friendly Programme (FFP)	Duration or number of beneficiaries extended	Continuous	Ministry of Food	FFP has continued, with 5.5 million low-income families targeted for subsidised rice support. Programme duration and/or coverage have been expanded.	Nearly on-track
	Continue Large Employee Industry (LEI) programme for tea-garden labourers	Programme continued	Continuous	Ministry of Food	The programme for tea-garden labourers has continued, maintaining food support for a vulnerable worker group.	On-track/achieved
A.6.2 Food Stock, Policy, and Market Stabilisation	Review food stock and fair-price policies regularly	Review meetings held	Quarterly	Ministry of Food	Food stock and fair-price policy reviews are held regularly, supporting decisions on procurement, distribution and market stabilisation.	On-track/achieved
A.6.3 Conversion of Food-based Workfare to Cash Transfers	Periodically review feasibility of converting food-based programmes to cash	Annual review completed	Annual	Ministry of Food / MoDMR / LGD	Cash transfers have been piloted as substitutes for selected in-kind food assistance schemes. However, food-based programmes continue to operate. Allocation for Food for Work has declined compared with FY2020–21.	Moderately off-track
	Gradually replace Food-for-Work programmes with cash transfers	Food-for-Work programmes phased out	Dec-24	Ministry of Disaster Management and Relief (MoDMR)	Food for Work continues to operate; therefore, the planned phase-out and replacement by cash transfers has not been achieved.	Seriously off-track
A.6.4 Disaster Relief and Emergency Food Assistance	Supply food grain for disaster-relief programmes	Programme continued	Continuous	Ministry of Disaster Management and Relief (MoDMR)	Food grain support for disaster relief continues and remains a core emergency assistance instrument.	On-track/achieved
	Establish mechanism for horizontal and	Mechanism to scale up coverage and/or	Jul-23	Ministry of Disaster	Coverage and benefit support have been scaled up during disasters through existing	Nearly on-track

	vertical expansion of relief during disasters	benefit packages established		Management and Relief (MoDMR)	relief mechanisms, although scale-up remains largely programme- and context-specific.	
	Prepare a comprehensive disaster-risk and vulnerability map	Disaster map prepared	Jan-24	Ministry of Disaster Management and Relief (MoDMR) / BBS	A disaster-risk and vulnerability map has been prepared,.	On-track/achieved
A.6.5 Food Security and Livelihood Support in Chittagong Hill Tracts (CHT)	Increase coverage of food-security programmes in CHT	Annual increase of 5 per cent	Continuous	Ministry of Chittagong Hill Tracts Affairs (MoCHTA)	Food security programmes in the CHT have continued, with reported expansion in coverage over time.	Nearly on-track
	Prepare a plan to shift CHT food-aid programmes to cash-based support	Shift plan prepared	Jan-22	Ministry of Chittagong Hill Tracts Affairs (MoCHTA)	Shift plan has not been prepared.	Seriously off-track
	Implement the cash-transfer shift plan for CHT food programmes	Plan implemented	Jul-23	Ministry of Chittagong Hill Tracts Affairs (MoCHTA)	Not implemented	Seriously off-track
A.6.6 Agricultural and Fisheries Support for Food Availability	Maintain agricultural rehabilitation programmes for small farmers	Programmes continued	Continuous	Ministry of Agriculture (MoA)	Agricultural rehabilitation programmes for small farmers have continued.	On-track/achieved
	Continue research programmes to increase food production and resilience	Research works expanded	Continuous	Ministry of Agriculture (MoA)	Research activities to increase food production and strengthen resilience are being conducted regularly.	On-track/achieved
	Coordinate with MoDMR to operate VGF for fishermen based on demand	VGF distributed to ID-card holders	Continuous	Ministry of Fisheries and Livestock (MoFL)	VGF support is being distributed to registered fishermen based on demand and eligibility.	On-track/achieved
A.7 Strengthening Resilience, Social Inclusion and Covariate Risk Protection						
A.7.1 Climate and Covariate-Risk Mitigation for Food Security	Implement actions under the Bangladesh Delta Plan to address climate and disaster risks	Delta-Plan actions implemented	Plan period	Ministry of Environment, Forest and Climate Change (MoEFCC) / MoWR	Bangladesh Delta Plan 2100 actions are being implemented through water, disaster-risk management, food security and climate-resilience-related investments. However, implementation remains gradual relative to the scale and long-term ambition of the Delta Plan, which was designed as a multi-decade	Nearly on-track

					framework for flood control, river management, water security and climate resilience.	
	Construct climate-resilient housing for cyclone-affected coastal populations	Beneficiaries resettled in resilient houses	Jun-22	MoEFCC / MoDMR / MoHPW	Climate-resilient housing initiatives have been implemented in some cyclone- and climate-vulnerable coastal areas through government and partner-supported programmes. However, available evidence does not clearly confirm achievement of the specific Action Plan target by June 2022 or the number of beneficiaries resettled under this indicator.	Moderately off-track
	Promote stress-tolerant crop varieties and adaptive technologies to ensure food security	Beneficiaries/farmers cultivating improved varieties	June 2022 onward	MoEFCC / MoA	Farmers are cultivating improved and stress-tolerant crop varieties, and adaptive agricultural technologies are being promoted to support food security under climate stress. However, wider adoption, extension support and systematic reporting of beneficiary numbers remain areas for further strengthening.	Nearly on-track
A.7.2 Recognition-based and Compensatory Social Protection	Continue Freedom Fighters' Benefit Programme and update database of beneficiaries	Database updated	Continuous	Ministry of Liberation War Affairs (MoLWA)	The Freedom Fighters' Benefit Programme continues, and the beneficiary database is updated on a regular basis. This supports verification, payment administration and continuity of recognition-based benefits.	On-track/achieved
	Maintain benefit value of the Freedom Fighters' Benefit Programme in line with GDP growth	Transfer value increased with GDP growth	Continuous	Ministry of Liberation War Affairs (MoLWA)	Benefit values for freedom fighters have increased over time, helping maintain the relative value of recognition-based support.	Nearly on-track
	Consolidate all existing schemes for freedom fighters under a single benefit framework	Schemes consolidated under one national programme	Continuous	Ministry of Liberation War Affairs (MoLWA)/ Cabinet Division	Consolidation has not taken place. Freedom fighter-related benefits continue to be implemented through several separate schemes, including regular allowances, special allowances, festival and commemorative allowances, food support, medical assistance and housing support.	Seriously off-track
A.7.3 Health Risk	Continue increasing maternal health coverage by 10% annually	Number of beneficiaries increased	Every year	Medical Education and Family Welfare Division (MEFWD) / Health		No score

				Services Division (HSD)		
	Increase number of facilities providing 24/7 normal delivery services	Number of facilities upgraded for 24/7 delivery	Dec-23	MEFWD / HSD		No score
	Strengthen and scale up Postpartum Family Planning (PPFP) at district hospitals and private facilities	MOUs among DGFP, DGHS, and private hospital associations signed	Dec-22	MEFWD / HSD		No score
	Strengthen FP services in garment factories through collaboration with BGMEA, BKMEA, and BEPZA	MOUs with factory associations signed	Dec-22	MEFWD / HSD		No score
	Scale up Adolescent Friendly Health Services (AFHS) nationwide	Number of AFHS centres expanded	Every year	MEFWD / HSD		No score
A.7.4 Water, Sanitation and Environmental Resilience	Increase provision of safe water supply and hygienic sanitation in rural and climate-vulnerable areas	Programme continued	Continuous	Ministry of Environment, Forest and Climate Change (MoEFCC)		No score
	Supply safe drinking water in climate-vulnerable areas	Number of beneficiaries accessing drinking water	Jun-22	Ministry of Environment, Forest and Climate Change (MoEFCC)		No score
A.7.3 Livelihood and Environmental Protection Measures	Engage forest-dependent people in collaborative forest management	Number of local people engaged	Jun-23	Ministry of Environment, Forest and Climate Change (MoEFCC)		No score
	Compensate people injured, killed, or whose property is	Compensation paid under Wildlife Injury	Jun-23	Ministry of Environment, Forest and		No score

	damaged by wildlife attacks	Compensation Rules 2021		Climate Change (MoEFCC)		
Programmes for Marginalised and Socially Excluded Groups	Increase coverage and per-person benefit for marginalised people	Number of beneficiaries and benefit value increased	Continuous	Ministry of Social Welfare (MoSW) / Finance Division	The number of beneficiaries and benefit amount for marginalised groups have increased.	On-track/achieved
A.4.6 Social Empowerment and Inclusion of PwDs	Livelihood development programme for Hijra and marginalised disabled persons	Programme continued and expanded	Continuous	MoSW	Livelihood development programmes for Hijra communities and marginalised persons with disabilities are continuing and have expanded. These programmes contribute to social inclusion by combining income support with livelihood and empowerment-oriented interventions.	On-track/achieved
A.7 F. Programme Consolidation and Harmonisation						
Preprogramme consolidation and harmonisation	Prepare lists of programmes to be continued, scaled up and phased out	Lists sent to Cabinet Division	Jul-21 to Jul-23, depending on ministry	MoSW; MoWCA; MoDMR; Ministry of Food; MoA; MoFL; MoLWA; MoEWOE; LGD; MoCHTA; RD&CD; MoYS	Progress varied across ministries. MoSW prepared lists of programmes to be continued and scaled up, and several MoSW programmes were consolidated. MoWCA reported consolidation of MA and LMA into MCBP, although broader consolidation of vulnerable women's schemes was not achieved. MoDMR prepared a list of small programmes and submitted proposals to the Cabinet Division for scaling up. MoLWA sent lists to the Cabinet Division in August 2021. However, the Ministry of Food, MoA, MoFL, MoEWOE, LGD, MoCHTA, RD&CD and MoYS reported that no lists had been prepared.	Nearly on-track
	Review ministry consolidation proposals	Review prepared	Dec-21 to Dec-23, depending on ministry	MoSW; MoWCA; MoDMR; Ministry of Food; MoA; MoFL; MoLWA; MoEWOE; LGD; MoCHTA; RD&CD; MoYS	MoSW completed its consolidation review. MoLWA prepared a review by December 2021, but freedom fighter-related programmes remain fragmented in the FY2025–26 budget. For the Ministry of Food, MoA, MoFL, MoEWOE, LGD, MoCHTA, RD&CD and MoYS, no consolidation proposal was prepared. This shows that review activity remained uneven and did not lead to systematic consolidation across portfolios.	Moderately off-track
	Collect proposals from line ministries	Proposals received	22-Jun	Cabinet Division	Proposals were received from several ministries. This created a basis for identifying	Moderately off-track

					consolidation opportunities, although the process did not result in a comprehensive consolidation plan covering all ministries.	
	Collate consolidation proposals of ministries and review proposals for submission to CMC	Proposals compiled; review report prepared	Dec-22; Jun-23	General Economics Division	A study on programme consolidation and harmonization was prepared. But this is not what the action plan envisaged.	Moderately off-track
	Implement consolidation as approved by CMC	Programmes consolidated	As per CMC	Cabinet Division	Several programmes under MoSW, MoWCA and SHED have been consolidated. However, major NSSS consolidation commitments remain incomplete, including the consolidation of VGD/VWB with the Widow Allowance, consolidation of workfare programmes, consolidation of food transfer programmes, and consolidation of freedom fighter-related schemes.	Moderately off-track
	Engage development partners to prioritise lifecycle programmes over small schemes	DP support aligned	Continuous	Economic Relations Division	Development partner support has been aligned with the objective of prioritising lifecycle programmes over small schemes.	Nearly on track

Annex 3: Implementation progress of NSSS clusters

Name of the cluster	NSSS provisioned major activities	Activities	Performance indicator	Time frame	Implementing ministry/division	Implementation status	Performance status
Social Allowance	Introduce and scale up of Mother-Child Benefit Programme	Scale-up consolidated Mother and Child Benefit programme	The programme implemented in phases	July 2021 - June 2025	Ministry of Women and Children Affairs	The MoWCA consolidated the Maternity Allowance (MA) and Lactating Mother Allowance (LMA) into a single scheme, the Mother and Child Benefit Programme (MCBP), targeting children aged 0–3 years. A detailed Implementation Plan for the MCBP, consolidating the MA and LMA schemes, was prepared, consulted, and approved by the Cabinet Division in June 2022. The MoWCA initiated the MCBP as	Nearly on-track

						a pilot in 64 upazilas in 2019. The Mother and Child Benefit Programme was scaled up nationwide from FY2022–23, covering all unions, municipalities, city corporations, and garments sector areas. The MCBP Implementation Directive was approved by MoWCA in 2024	
	Introduce Vulnerable Women's Benefit programme	Coordinate between MoWCA and MoSW to consolidate and improve the programme for vulnerable women. MoWCA rebrand VGD and ICVGD as VWB programme	Plan of MoWCA reviewed and submitted detailed implementation plan of VWB to CMC	From July 2022	MoSW, MoWCA	MoWCA drafted a detailed implementation plan for the VWB programme and proceeded with its submission to the Cabinet Division for approval.	On-track/achieved
	Scale-up Old Age Allowance	Support in expanding coverage of Old Age Allowance	The number of beneficiaries increased	Jul-23	MoSW	The programme currently covers 262 upazilas against the Action Plan indicator of at least 250 upazilas. The coverage has expanded significantly to cover 6.1 million elderly people.	On-track/achieved
	Scale-up programmes for people with disabilities	Continue the universal coverage of programmes for PWD.	Programme continued	Continuous	MoSW	Coverage of the Disability Allowance has been made universal for identified persons with disabilities. This represents substantial progress against the NSSS objective of expanding coverage based on actual identification.	On-track/achieved
	The transition of beneficiaries to other programmes	Plan transition with several beneficiaries and cost	Plan prepared and updated	Yearly	MoSW	Since several schemes were merged under the NSSS reform agenda, programme transitions have involved shifting	Nearly on-track

						beneficiaries into unified structures. For instance, four separate livelihood support schemes for tea garden workers, Bede communities, Hijra/transgender groups, and other disadvantaged groups were consolidated into the single "Underprivileged People's Livelihood Development Programme". A similar transition took place for disability support, where two disability benefit programmes were consolidated into the "Disability Allowance and Education Stipend Programme".	
		Coordinate transition with relevant ministries	Coordination is done regularly.	Continuous	MoSW	Coordination is done but not structured.	Moderately off-track
	Regular consultation with members	Organize quarterly meeting	Quarterly meetings organized	Continuous	MoSW	Meetings held but mostly irregular.	Moderately off-track
	Organize seminars/workshops	Organize workshops / inter-cluster consultation meetings	Annual Seminars or consultations organized	Continuous	MoSW	4 workshops/seminars were organised.	Nearly on-track
Food Security and Disaster Assistance	Consolidation of food security type programmes	Coordinate with the implementing ministries to consolidate the food security type programmes	Programmes consolidated	Jul-23	Ministry of Food, MoDMR	The consolidation of food security type programmes did not take place.	Seriously off-track
	Vulnerable Women Benefit (VWB) programme	Coordinate with Social Allowance Cluster to decide whether to change it into	Cross cluster consultations held with social allowance cluster and	Dec-22	MoWCA, Ministry of Food	Cross cluster coordination is weak and the mentioned coordination did not take place.	Seriously off-track

		a cash-based programme	decision took about food transfer				
	Food supply in food shortage areas	Ensure food supply in disaster and drought-affected areas, or areas where money supply cannot ensure availability of food	Food supply continued in relevant areas	Continuous	Ministry of Food	Supply food grain for disaster-relief programmes are being continued.	On-track/achieved
	Food stock policy and fair price policy	Monitor the consistency of OMS and relief programmes with food stock policy and fair price policy of the Government	Food stock policy and fair price policy are consistent with food security programmes	Continuous	Ministry of Food	Food stock and fair-price policy reviews are held regularly, supporting decisions on procurement, distribution and market stabilisation.	On-track/achieved
	Coordination of disaster response types of programmes	Share information on disaster response programmes in regular meetings	Included as an agenda item in cluster meetings	Continuous	Ministry of Food	Information are shared regularly.	On-track/achieved
	The transition of beneficiaries to another programme	Plan transition with several beneficiaries and costs	Plan prepared and updated	Yearly	Ministry of Food	The plan has not been prepared or updated.	Seriously off-track
		Coordinate transition with relevant ministries	Coordination is done regularly	Continuous	Ministry of Food	Coordination is weak.	Moderately off-track
	Regular consultation with members	Organize quarterly meetings	Quarterly meetings organized	Continuous	Ministry of Food	Meetings held but mostly irregular.	Moderately off-track
	Organize seminars/workshops	Organize workshops /	Annual seminars or	Continuous	Ministry of Food	4 workshops arranged for capacity building.	Nearly on-track

		inter-cluster consultation meetings	consultations organized				
Insurance cluster	National Social Insurance Scheme (NSIS)	Review the study on the NSIS framework to determine its viability. Recommend suitable option of NSIS and support implementation.	A framework of NSIS is designed for pilots	Jul-22	Finance Division	A feasibility study was undertaken. Design and options for NSIS was not been completed. An NSIS roadmap has been developed, but the integration plan has not yet been approved or operationalised. EIS has moved into pilot implementation and provides the strongest operational foundation. Maternity insurance remains preparatory, while sickness insurance remains largely conceptual.	Seriously off-track
	Private pension	Support and coordinate the process of establishing the Pension Regulatory Authority.	Private pension authority established	Jul-23	Finance Division	The National Pension Authority has been established, and the Universal Pension Scheme was launched in August 2023.	On-track/achieved
	Government Service Pension	Continue the programme	The programme continued	Continuous	Finance Division	Government pension continues as the main formal pension arrangement for retired public employees and their families. Around 0.85 million beneficiaries are covered under pension management in FY2025–26.	On-track/achieved
	Regular consultation with members	Organize quarterly meetings	Quarterly meetings organized	Continuous	Finance Division	Meetings held but mostly irregular.	Seriously off-track
	Organize seminars/workshops	Organize workshops / inter-cluster consultation meetings	Annual seminars or consultations organized	Continuous	Finance Division	3 workshops arranged for capacity building.	Moderately off-track
Labour & Livelihood	Achieve consolidated	Strengthen and consolidate all	Programmes consolidated	Jul-22	MoDMR	Consolidation of workfare programmes did not take place.	Seriously off-track

Intervention Cluster	workfare programmes	workfare programmes.					
	Provision of childcare across all formal & informal employment	Ensure childcare facilities in all government offices, private enterprises and informal labour-intensive areas	Childcare Act enacted, Rules framed and childcare facilities available in organizations with more than 40 employees	From July 2021 to June 2025	MoWCA, MoDMR, MoLE	The Day Care Act 2021 has been enacted. The Day Care Rules 2022 have been drafted and remain under revision for finalisation.	Nearly on-track
	Facilitation in the labour market	Coordinate with relevant ministries and other thematic clusters for ensuring that beneficiaries get more access to labour markets.	More beneficiaries are engaged in the labour market	Continuous	MoLE, MoDMR	Coordination is weak. There are several initiatives to engage beneficiaries in the labour market.	Moderately off-track
	Training programme for the young population	Coordinate with ministries for facilitating trainees in getting jobs.	More trainees have access to the labour market	Continuous	MoLE	There are several training initiatives for youth. Currently, 8 TTCs and one Bangladesh Institute of Marine Technology (BIMT) are operational to facilitate trainees.	Nearly on-track
	Update and implement effective legislation to ensure labour rights	Update legal provisions and ensure strict implementation.	Implementation of labour rights is regularly monitored	Continuous	MoLE, MoDMR	Bangladesh Labour (Amendment) Ordinance, 2025 was enacted. Monitoring of labour rights are not strong.	Nearly on-track
	The transition of beneficiaries to other programmes	Plan transition with some beneficiaries and costs	Plan prepared and updated	Yearly	MoDMR	...	#N/A
	Regular consultation with members	Organize quarterly meetings.	Quarterly meetings organized	Continuous	MoDMR	Meetings held but mostly irregular.	Moderately off-track
	Organize seminars/workshops	Organize workshops / inter-cluster consultation meetings	Annual seminars or consultations organized	Continuous	MoDMR	Several workshops/seminars were arranged for capacity building.	On-track/achieved

Human Development & Social Empowerment	School Stipend Programme	Monitor the progress in scaling up the number of beneficiaries	The number of beneficiaries increased	Jul-22	MoPME, MoE	The combined coverage of PESP and the Harmonised Stipend Programme (HSP) declined from 19.2 million beneficiaries in 2020–21 to 18.5 million in 2025–26, primarily due to a reduction in PESP beneficiaries. The number of beneficiaries under PESP decreased from 14 million in 2020–21 to 11.6 million in 2025–26.	Nearly on-track
	Child Development	Coordinate and monitor the progress of programmes related to child development like orphan's and school meals programmes, immunization, child healthcare, nutrition, water and sanitation, etc.	Child development programmes consolidated	Continuous	Ministry of Health and Family Welfare, MoWCA	There is no consolidation of child development programmes. However, these programmes are coordinated and monitored.	Nearly on-track
	Social empowerment	Oversee and coordinate with other clusters and relevant ministries to ensure social justice and equity	Social justice and inclusion efforts of each programme are monitored	Continuous	MoPME	.There is no coordination and overseeing mechanism to ensure social justice and equality. Coordination with other clusters are limited.	Seriously off-track
	The transition of beneficiaries to different programmes	Plan transition with quantifying the number of beneficiaries and costs	Plan prepared and updated	Yearly	MoPME	The Secondary and Higher Education Division (SHED) previously delivered secondary and higher secondary stipends through four separate programmes: the Secondary Education Stipend Project (SESP), the Secondary Education Quality	Nearly on-track

						and Access Enhancement Project (SEQAEP), the Secondary Education Sector Investment Program (SESIP), and the Higher Secondary Stipend Project (HSSP). In 2020, these were brought under a single, harmonised structure and are now presented under the Secondary Education Stipend Programme. So, beneficiary transition within these programmes happened.	
	Regular consultation with members	Organize quarterly meetings	Quarterly meetings organized	Continuous	MoPME	Meetings held but mostly irregular.	Moderately off-track
	Organize seminars/workshops	Organize workshops / inter-cluster consultation meetings	Annual seminars or consultations organized	Continuous	MoPME	Several workshops/seminars were organised.	Moderately off-track

Annex 4: Implementation progress of institutional reforms

Activities/indicator	Performance indicator	Time frame	Implementing Ministry/Division	Implementation status	Performance status
A. CMC-led Cluster					
Organize regular meetings of the Central Management Committee (CMC)	At least two meetings organized per year	Continuous	Cabinet Division	The Central Monitoring Committee (CMC) held regular meetings following the adoption of the National Social Security Strategy (NSSS). During the implementation of Action Plan Phase I, the CMC convened 15 meetings. In comparison, five meetings were held during Phase II.	Nearly on-track
Follow up on implementation of CMC decisions	Progress reviewed regularly through CMC and Focal Point meetings	Continuous	Cabinet Division	Implementation progress was regularly reviewed through CMC and focal point meetings. However, as noted above, the regularity of CMC meetings declined during Phase II, and focal point meetings were also held less consistently during this period.	Moderately off-track
Integrate Social Protection reform plan into Annual Performance Agreement (APA)	SP reforms plan integrated into APA	Dec-22	Cabinet Division	Social protection reform actions were incorporated into the Annual Performance Agreement (APA) framework. However, the APA is no longer operational, having been replaced in August 2025 by the Government Performance Monitoring System (GPMS). The GPMS has been designed to be more pragmatic and dynamic, with a stronger emphasis on long-term results.	On-track/achieved

Capacity building of thematic clusters	At least 2 training programmes conducted each year	Continuous	Cabinet Division	During the implementation of Action Plan Phase II, more than 20 capacity-building training programmes were conducted. While these initiatives contributed to strengthening institutional capacity, greater alignment of training activities with the reform priorities outlined in the NSSS would have further enhanced their effectiveness. In addition, structured orientation and capacity-building programmes for newly appointed NSSS focal points on strategic reform areas were limited.	On-track/achieved
Strengthen and operationalize field-level management committees (DivMC, DMC, UMC)	Training programmes organized in at least 10 districts annually	Continuous	Cabinet Division	Training programmes were implemented across all districts to strengthen the technical capacity of field-level management committees, including Divisional, District, and Upazila Management Committees (DivMC, DMC, and UMC). Several training sessions were also organised for Union Parishad Chairmen, Secretaries, and members, focusing on key aspects of social protection, particularly targeting and beneficiary selection processes.	On-track/achieved
Organize dialogues and conferences with DPs and NGOs	At least one national dialogue/conference organized each year	Continuous	Cabinet Division	Two national conferences on social protection and one national workshop were organised during the implementation of NSSS Action Plan Phase II. These events brought together policymakers, practitioners, experts, and field-level officials to discuss social protection priorities and emerging challenges.	On-track/achieved
Publish reports highlighting government achievements in social security	Annual Report and Flow of External Resources including NSSS funding published	Continuous	Economic Relations Division (ERD)	The Economic Relations Division (ERD) regularly publishes annual reports on external resource flows for all externally financed development projects, including those supporting social protection reforms. Since FY2023–24, the Finance Division has also been publishing the Social Protection Budget Report, which provides updates on social protection programmes, management information systems (MIS), government-to-person (G2P) payments, and social protection financing.	Nearly on-track
Coordinate with Development Partners for fund mobilisation in social security programmes	External assistance mobilised for NSSS-related projects	Continuous	Economic Relations Division (ERD)	Development partner engagement in social protection has expanded since the COVID-19 period. Several partners, including the World Bank, ADB, IMF, EU, and the Government of Germany, have provided budget support and policy-based lending with a focus on social protection reforms. In addition, a range of development partners and international organisations—such as FCDO, DFAT, UNICEF, WFP, ILO, and GIZ—have extended technical assistance and external resources to support ongoing reforms.	On-track/achieved
B. Single Registry MIS					
Develop software for Financial MIS and run pilot test	Financial MIS developed and pilot tested	Done	Finance Division	IBAS++ software has been developed and tested, and the ADP–RADP Management System 2.0 (AMS 2.0) has recently been operationalised. The Finance Division developed and piloted the Social Protection Budget Management Unit Management	On-track/achieved

				Information System (SPBMU-MIS) to support the administration and monitoring of social protection programmes.	
Roll out Financial MIS nationwide integrating with Single Registry MIS	MIS rolled out nationwide	Done	Finance Division	Following a successful pilot phase, the Single Registry MIS has been rolled out nationwide.	On-track/achieved
Prepare master plan for Single Registry MIS in coordination with Cabinet Division	Master plan prepared	Dec-22	General Economics Division (GED)	A Single Registry Roadmap was prepared with technical support from the SSPS Programme, with active participation from key implementing ministries and divisions.	On-track/achieved
Create online-based MIS for major programmes	MIS digitized for major programmes	Jul-23	Line ministries ⁷⁵	In FY2025–26, out of 30 cash-based social protection programmes, MIS is operational for 22 schemes. Of these, 19 schemes are integrated with the SPBMU-MIS, while three are linked to IBAS++. Currently, four ministries—MoSW, MoWCA, MoLWA, and MoDMR—operate their own programme-specific MIS. In addition, the Finance Division has developed and manages MIS platforms for five departments or ministries. As a result, a total of 12 MIS platforms is currently in use across nine ministries.	On-track/achieved
Continue improving MIS-based online self-enrollment and selection procedures by integrating database with NID verification, SPBMU, MoH&FW for pregnancy information, local government and Civil Registration and Vital	Inter Departmental arrangement established	Jul-24	Ministry of Women and Children Affairs (MoWCA)	The Ministry of Women and Children Affairs (MoWCA) has successfully integrated the Mother and Child Benefit Programme (MCBP) and Vulnerable Women's Benefit (VWB) MIS with the National ID (NID) database of the Election Commission, enabling online self-enrolment and improved beneficiary selection. The MCBP MIS has also piloted interoperability with the Ministry of Health and Family Welfare for pregnancy verification and with the Office of the Registrar General of Birth and Death Registration (ORGBDR) under the Local Government Division for birth registration data.	Nearly on-track

⁷⁵ Ministry of Social Welfare (MoSW), Ministry of Women and Children Affairs (MoWCA), Ministry of Disaster Management and Relief (MoDMR), Ministry of Primary and Mass Education (MoPME), Secondary and Higher Education Division (SHED), Technical and Madrasa Education Division (TMED), Ministry of Food (MoFood), Ministry of Liberation War Affairs (MoLWA), Ministry of Labour and Employment (MoLE), Health Services Division (HSD), Ministry of Expatriates' Welfare and Overseas Employment (MoEWOE), Local Government Division (LGD), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Co-operatives Division (RD&CD), Ministry of Youth and Sports (MoYS), Ministry of Housing and Public Works (MoHPW), Ministry of Land (MoLand), Ministry of Water Resources (MoWR), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Textiles and Jute (MoTJ), Ministry of Environment, Forest and Climate Change (MoEFCC)

Statistic (CRVS) for birth registration. Capacity building - regularly undertake.					
Operationalise and strengthen MIS unit in DWA for effective management of beneficiary information	Human and technical resources in place	Dec-23	Ministry of Women and Children Affairs (MoWCA)	The Department of Women Affairs (DWA) MIS unit has received sustained technical support from WFP and UNICEF, including the deployment of MIS officers and university-based IT interns on a pilot basis. At the same time, MoWCA has initiated plans to gradually develop and deploy its own in-house technical capacity, reducing reliance on development partner support over time.	Nearly on-track
Make the MIS accessible by relevant departments	Inter-departmental arrangement established	Jul-24	Ministry of Labour and Employment (MoLE)	A memorandum of understanding has been signed among the Central Fund, the Department of Inspection for Factories and Establishments (DIFE), and the Employment Injury Scheme to enable the use of the Labour Inspection Management Application (LIMA) for data sharing and operational coordination.	Moderately off-track
Link MIS with cash disbursement	MIS linked with SPBMU MIS	Dec-23	Ministry of Primary and Mass Education (MoPME)	Overall, 22 of the 30 cash-based social protection programmes are now linked to digital cash disbursement systems. Among these, three programmes are integrated with IBAS++, while 19 programmes are connected to the SPBMU-MIS, strengthening the linkage between programme administration and payment execution.	Nearly on-track
B. G2P payment system					
Comprehensive review of payment systems	Review completed	Done	Finance Division	The review of the payment system was completed	On-track/achieved
Design digital payment architecture	Digital payment architecture designed	Done	Finance Division	A comprehensive digital payment architecture was designed to support the transition from manual to electronic disbursement of social protection benefits.	On-track/achieved
Pilot G2P for two core cash transfer programmes	Two programmes piloted	Done	Finance Division	Pilot G2P programmes were implemented during the First Action Plan period (2016–2021), generating practical lessons that informed subsequent scale-up efforts.	On-track/achieved
Roll out G2P for all cash transfer programmes	G2P for all cash programmes	Jun-22	Finance Division	Out of 30 cash-based social protection programmes, 22 are currently operating under the G2P system, reflecting substantial progress in digitising benefit payments. The G2P payment system, operated through the Finance Division's Single Registry System for Social Protection, currently delivers payments directly to the accounts of more than 35 million beneficiaries. Each beneficiary is verified using their National ID (NID) and registered mobile phone number, which helps prevent duplication, fraud, and erroneous claims while strengthening the integrity of the payment system.	Nearly on-track

Maintain G2P system	System maintained	Continuous	Finance Division	The G2P system is actively maintained and regularly updated to ensure operational continuity, system security, and compatibility with evolving programme requirements.	On-track/achieved
Pilot G2P modalities	Pilot completed	Dec-23	Line ministries ⁷⁶	The TMED, MoLWA, and MoCA successfully completed pilot G2P modalities and subsequently rolled out G2P for their respective cash-based programmes. Other responsible ministries and divisions did not pilot G2P modalities, largely because many of them do not administer cash-based programmes, making this action less relevant in those cases.	Nearly on-track
Roll out G2P for major programmes	G2P rolled out for major programmes	Jul-23	Line ministries ⁷⁷	Currently, nine ministries and departments (excluding the Finance Division) operate 22 cash-based programmes through the G2P system. Several other responsible ministries, divisions, and departments do not manage cash-based programmes, and therefore G2P implementation is not applicable to them.	Nearly on-track
Coordination at national and sub-national levels with financial service providers and the Bangladesh Bank to reduce the rate of bounce back. Sensitize beneficiaries on financial inclusion procedures.	The rate of bounce back reduced. Several awareness materials were developed and disseminated.	Dec-22	Ministry of Women and Children Affairs (MoWCA)	The DWA facilitated consultations with Mobile Financial Service Providers (MFSPs) to support MIS integration with the Maternity Cash Benefit Programme (MCBP), with the objective of reducing payment bounce-back rates. API integration with MFS providers is currently underway.	Nearly on-track

⁷⁶ Technical & Madrasha Education Division (TMED), Ministry of Liberation War Affairs (MoLWA), Ministry of Agriculture (MoA), Ministry of Fisheries & Livestock (MoFL), Ministry of Labour and Employment (MoLE), Medical Education & Family Welfare Division (MEFWD), Health Services Division (HSD), Ministry of Expatriates' Welfare & Overseas Employment (MoEWOE), Local Government Division (LGD), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Cooperatives Division (RD&CD), Ministry of Youth & Sports (MoYS), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Textiles & Jute (MoTJ), Ministry of Environment, Forest & Climate Change (MoEFCC)

⁷⁷ Ministry of Social Welfare (MoSW), Ministry of Women and Children Affairs (MoWCA), Ministry of Disaster Management & Relief (MoDMR), Technical & Madrasha Education Division (TMED), Ministry of Agriculture (MoA), Ministry of Fisheries & Livestock (MoFL), Ministry of Liberation War Affairs (MoLWA), Medical Education & Family Welfare Division (MEFWD), Health Services Division (HSD), Ministry of Expatriates' Welfare & Overseas Employment (MoEWOE), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Cooperatives Division (RD&CD), Ministry of Youth & Sports (MoYS), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Textiles & Jute (MoTJ), Ministry of Environment, Forest & Climate Change (MoEFCC).

Develop and introduce Standard Operating Procedure (SOP) to regularize timely disbursement of beneficiary payment.	A clearly defined standard Operating Procedure (SOP) is available to ensure monthly disbursement.	Dec-22	Ministry of Women and Children Affairs (MoWCA)	DWA has developed and introduced a Standard Operating Procedure (SOP) under the Detailed Implementation Plan to standardise processes and ensure the timely disbursement of beneficiary payments.	On-track/achieved
C. Strengthen beneficiary selection					
Update manual for selection procedures and disseminate to people	Circular issued	Dec-22	All relevant line ministries	Implementation manuals for several major social protection programmes—including the Widow Allowance Programme, Livelihood Improvement Programme for Marginalised People, Disability Benefit Programme, Mother and Child Benefit Programme (MCBP), Vulnerable Women Benefit (VWB), and the Employment Generation Programme for the Poorest (EGPP)—have been updated. The Old Age Allowance implementation manual was revised by the Department of Social Services (DSS) and the Ministry of Social Welfare (MoSW), but it is yet to receive approval from the Cabinet Division. In addition, the Ministry of Disaster Management and Relief (MoDMR) has updated the EGPP implementation manual by incorporating climate-adaptive actions. For several other social protection schemes, beneficiary selection manuals have not been updated.	Nearly on-track
Publish updated list of beneficiaries online	Updated list available online	Jun-24	All relevant line ministries	Beneficiary lists are not publicly available online. However, the lists can be accessed by relevant ministries through programme-level MIS platforms that are integrated with the SPBMU-MIS.	Moderately off-track
Create Bangladesh Household Database with Geographic Information System (GIS) and socioeconomic condition of people	Database created	Dec-22	Statistics and Informatics Division (SID)	The Statistics and Informatics Division (SID) conducted a census covering approximately 35 million households with the objective of developing a National Household Database (NHD). Due to significant data quality issues and the lack of integration with the National ID (NID) system, the database could not be completed or released. In the absence of an operational NHD, the Finance Division, MoSW, and MoWCA initiated the development of a Dynamic Social Registry for four social protection programmes, relying on self-reported applicant data collected through online applications.	Seriously off-track
Follow poverty database of BBS (when available)	Instructions given	Jun-22	All relevant line ministries	SID could not release the household database. Because the household database was not made available, some ministries—particularly MoSW—have developed customised beneficiary selection systems. Under this approach, applications are submitted online and require households to provide socio-economic	Moderately off-track

				information across 41 indicators. These self-reported data are used to generate a poverty score, similar to a Proxy Means Test (PMT), which then informs beneficiary selection. This approach is expected to be expanded through the ongoing development of the Dynamic Social Registry.	
Review, update, and disseminate VWB and Mother and Child Benefit Programme (MCBP) implementation guidelines	MCBP and VWB implementation guidelines available	Dec-22	Ministry of Women and Children Affairs (MoWCA)	The Ministry of Women and Children Affairs (MoWCA) reviewed and approved the MCBP implementation directive and the VWB targeting guidelines in 2024, and also approved the new beneficiary enrolment system for the VWB programme cycle. The VWB MIS has achieved interoperability with the Widow Allowance MIS, contributing to improved targeting accuracy. MoWCA also drafted a communication and campaign strategy for MCBP and VWB, and developed, printed, and disseminated outreach materials with technical assistance from WFP. To strengthen evidence-based targeting for the 2023–2024 VWB cycle, MoWCA—supported by WFP—upgraded web-based cloud infrastructure and refined system design in line with updated guidelines. A mobile application for the VWB programme was also developed to enable both online and offline service delivery, particularly for vulnerable populations in remote areas.	On-track/achieved
MCBP and VWB MIS Integration with BBS database (NHD) when prepared	BBS database integrated and used for beneficiary selection	Continuous	Ministry of Women and Children Affairs (MoWCA)	The SID-led NHD initiative has been discontinued, and the household database is not currently used for beneficiary selection in social protection programmes.	
Develop verifiable indicators following Proxy Means Test (PMT) to reduce inclusion/exclusion errors	Clearly defined indicators (rural and urban contexts) prepared	Jan-22	Ministry of Women and Children Affairs (MoWCA)	MoWCA has developed well-defined PMT indicators for the MCBP and VWB programmes, with technical support from the Bangladesh Bureau of Statistics (BBS) and WFP, to identify eligible beneficiaries in both rural and urban contexts.	On-track/achieved
Average Score for G2P system					

D. Grievance Redress System (GRS)					
Arrange for recording complaints at field level	Instruction issued	Continuous	Relevant line ministries ⁷⁸	The Ministry of Social Welfare (MoSW), among others, has made significant progress in strengthening the grievance redress system. The ministry operationalised a single, comprehensive online Grievance Redress System (GRS) starting in FY2025–26. The system is accessible at all administrative levels and is designed to receive complaints from both general citizens and programme beneficiaries. It is integrated as a dedicated “window” within the main MIS portal and is actively used, particularly following benefit disbursement cycles. The internal workflow is structured and time-bound: grievances routed to the ministry level must be resolved within three days by the responsible officer. If this deadline is missed, automated reminders are issued, followed by escalation alerts to supervisory authorities to ensure accountability. More complex grievances can be escalated to a higher tier for resolution. From the user perspective, the system promotes transparency by providing a tracking ID and clearly communicating expected resolution timelines. Under the Ministry of Disaster Management and Relief (MoDMR), Project Implementation Officers (PIOs) have been assigned at the upazila level to record complaints at the field level. This action is not relevant for many agencies that are not involved in social protection interventions; for example, the Ministry of Land does not administer any social protection programmes.	Nearly on-track
Create public awareness about the	Public meetings held in all Upazilas	Jul-23	Relevant line ministries ⁷⁹	The MoSW also undertook initiatives to socialise the online grievance system by organising public meetings prior to its	Nearly on-track

⁷⁸ Ministry of Social Welfare (MoSW), Ministry of Women and Children Affairs (MoWCA), Ministry of Disaster Management and Relief (MoDMR), Ministry of Food (MoFood), Ministry of Agriculture (MoA), Ministry of Fisheries and Livestock (MoFL), Ministry of Liberation War Affairs (MoLWA), Ministry of Labour and Employment (MoLE), Medical Education and Family Welfare Division (MEFWD), Health Services Division (HSD), Ministry of Expatriates’ Welfare and Overseas Employment (MoEWOE), Local Government Division (LGD), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Cooperatives Division (RD&CD), Ministry of Youth and Sports (MoYS), Ministry of Housing and Public Works (MoHPW), Ministry of Land (MoLand), Ministry of Water Resources (MoWR), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Environment, Forest and Climate Change (MoEFCC)

⁷⁹ Ministry of Social Welfare (MoSW), Ministry of Women and Children Affairs (MoWCA), Ministry of Disaster Management and Relief (MoDMR), Ministry of Food (MoFood), Ministry of Agriculture (MoA), Ministry of Fisheries and Livestock (MoFL), Ministry of Liberation War Affairs (MoLWA), Ministry of Labour and Employment (MoLE), Medical Education and Family Welfare Division (MEFWD), Health Services Division (HSD), Ministry of Expatriates’ Welfare and Overseas Employment (MoEWOE), Local Government Division (LGD), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Cooperatives Division (RD&CD), Ministry of Youth and Sports (MoYS), Ministry of

Central GRS of the Cabinet Division				operationalisation. A key feature highlighted during outreach is the system's initial screening step: applicants who identify themselves as non-beneficiaries are asked whether they have already received information about the programme from field officials. The Ministry of Women and Children Affairs (MoWCA) has drafted awareness materials and is preparing to pilot them in selected locations with support from WFP. Other ministries, divisions, and departments organise public meetings on the central GRS at the upazila level on an irregular basis. As with other actions, this is not relevant for ministries and agencies that are not engaged in social protection service delivery.	
Integrate Mother and Child Benefit Programme MIS with Cabinet-led GRS mechanism	GRS integrated into MCBP and VWB MIS	Continuous	Ministry of Women and Children Affairs (MoWCA)	The Department of Women Affairs (DWA) regularly receives and resolves complaints through its central GRS platform. In addition, MoWCA has initiated the design and introduction of a comprehensive grievance redress mechanism for social protection programmes, linking field-level offices through a single hotline number aligned with the national GRS framework.	On-track/achieved
Encourage NGOs in supporting GRS	General instructions issued	Jun-22	Ministry of Disaster Management and Relief (MoDMR)	At the field level, district and upazila officers organise meetings with NGOs on an ad hoc basis, where programme-related instructions are shared informally.	Nearly on-track
Instruct Union Digital Centres (UDCs) to receive and forward grievances to UNO offices	UDCs sensitised	Mar-23	Local Government Division (LGD)	Although instructions on grievance handling were issued earlier, updated or regular instructions are not disseminated consistently.	
Formation of Grievance Redress Committee and staff training	G&A Progress Report submitted	Jun-22	Financial Institutions Division (FID)	Progress reports related to grievance redress are submitted on a regular basis.	
Roll out GRS for social security governance	Sensitisation workshops organised (4–5 districts/year)	Continuous	Cabinet Division	Sensitisation workshops are organised annually in four to five districts. In parallel, the Cabinet Division has introduced a second-generation version of the GRS software to further strengthen functionality and system performance.	On-track/achieved
E. Monitoring and Evaluation (M&E)					

Housing and Public Works (MoHPW), Ministry of Land (MoLand), Ministry of Water Resources (MoWR), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Environment, Forest and Climate Change (MoEFCC)

Digitize monitoring of programmes; review dashboard regularly	Dashboard established; Progress monitoring digitised; Review dashboard regularly	Continuous	Relevant line ministries ⁸⁰	A digital M&E dashboard have been established for social protection programmes that operate within the SPBMU MIS platform. The M&E dashboard is reviewed on a regular basis to support programme monitoring and management.	Nearly on-track
Conduct mid-term and end-term evaluations of the programme	Programme evaluated regularly	Continuous	Relevant line ministries ⁸¹	Implementation Monitoring and Evaluation Division (IMED) conducts evaluation for project-based social protection interventions. Tax-financed social protection programmes are not generally evaluated.	Nearly on-track
Conduct a couple of research/ studies under MCBP and VWB to assess programme and process outcomes.	Assessment and research report available and recommendation incorporated in programme design	Dec-23	Ministry of Women & Children Affairs (MoWCA)	MoWCA has undertaken a wide range of learning and evaluation activities. These include a joint learning assessment of the VWB self-registration process conducted in 2022, with findings published; an assessment of the impact of the Mother and Child Benefit Programme (MCBP) on children's cognitive development conducted jointly with WFP and published in 2024; completion of the ICVGD baseline study and submission of the report; completion of the ICVGD regional livelihood mapping study with report submission; a Knowledge, Attitude, and Practice (KAP) study on MCBP conducted and disseminated in 2024 with support from the EU and UNICEF; and research undertaken jointly with WFP and IFPRI on leveraging social transfer programmes in Bangladesh to improve nutrition outcomes, with the final report expected in 2026. In addition, the ICVGD endline evaluation report was published and disseminated at the National Social Protection Conference in 2025, while the baseline survey for the VWB impact study has been completed and the final report is under preparation.	On-track/achieved
Review the role of NGOs in programme implementation and allocate required	The role of NGO reviewed and defined in programmes implementation.	Dec-23	Ministry of Women & Children Affairs (MoWCA)	Instead of relying on NGOs, MoWCA introduced a resource pool composed of government frontline workers to facilitate beneficiary training under the MCBP.	Seriously off-track

⁸⁰ Ministry of Social Welfare (MoSW), Ministry of Disaster Management & Relief (MoDMR), Ministry of Primary & Mass Education (MoPME), Ministry of Liberation War Affairs (MoLWA), Medical Education & Family Welfare Division (MEFWD), Health Services Division (HSD), Rural Development & Cooperatives Division (RD&CD), Ministry of Youth & Sports (MoYS), Ministry of Housing & Public Works (MoHPW), Ministry of Land (MoLand), Ministry of Water Resources (MoWR), Ministry of Cultural Affairs (MoCA), Ministry of Industries (MoInd), Ministry of Textiles & Jute (MoTJ), Ministry of Environment, Forest & Climate Change (MoEFCC)

⁸¹ Ministry of Social Welfare (MoSW), Ministry of Women & Children Affairs (MoWCA), Ministry of Disaster Management & Relief (MoDMR), Ministry of Primary & Mass Education (MoPME), Ministry of Liberation War Affairs (MoLWA), Ministry of Labour & Employment (MoLE), Ministry of Expatriates' Welfare & Overseas Employment (MoEWOE), Local Government Division (LGD), Ministry of Chittagong Hill Tracts Affairs (MoCHTA), Rural Development & Cooperatives Division (RD&CD).

human resources at union level and technical resources to fully operationalize MIS unit.	Submitted human, technical, and financial resources proposals to FD and MoPA.				
Use CODI for assessing programmes	CODI framework used for assessments	Jun 2023 & Jun 2025	Ministry of Disaster Management & Relief (MoDMR)	A CODI assessment was conducted by the Cabinet Division in 2023, but the planned follow-up assessment was not undertaken in 2025. There is also no evidence that the Ministry of Disaster Management and Relief applied the CODI framework to assess its programmes.	#N/A
Develop coordination mechanisms and monitoring guidelines for Workplace Childcare Services	Monitoring guidelines available	Jan-24	Ministry of Women & Children Affairs (MoWCA)	The Ministry of Women and Children Affairs (MoWCA) undertook several initiatives to strengthen coordination mechanisms for workplace childcare services. The Day Care Act was enacted in 2021, and the Day Care Rules (2022) have been drafted and are currently under revision for finalisation.	Nearly on-track
Review M&E reports of line ministries	M&E report reviewed	Continuous	Cabinet Division	Monitoring and evaluation reports are prepared and reviewed. The Cabinet Division prepared M&E reports on the implementation of the NSSS Action Plan for FY2022-FY2024; however, the progress report was not prepared in FY2025 and FY2026.	Nearly on-track
Oversee implementation of reform action plans through 2nd Mid-Term Review (MTR)	2nd MTR commissioned	Dec-23	Cabinet Division	A mid-term review (MTR) of the NSSS reform was commissioned and conducted by an independent think tank, focusing on implementation progress during Action Plan Phase I. A second MTR was not undertaken. However, the Cabinet Division has commissioned a final review of the NSSS, which is currently being carried out.	On-track/achieved
Review the existing M&E system of social security	Report prepared on prevailing M&E system	Jun-22	General Economics Division (GED)	The General Economics Division (GED) conducted a study on the monitoring and evaluation system for social protection programmes.	On-track/achieved
Monitor implementation of ongoing projects and report to CMC	Component-wise physical & financial progress reported	2021-22 to 2025-26	Implementation Monitoring & Evaluation Division (IMED)	Project-based social protection programmes are monitored and evaluated by the Implementation Monitoring and Evaluation Division (IMED). However, IMED does not undertake evaluations of tax-financed social protection programmes.	Nearly on-track