Report On

Round table discussion and dialogue with the Government, Civil Society and other relevant stakeholders

Social Protection Policy Support (SPPS) Programme

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Inception Workshop on Final Review of the National Social Security Strategy (NSSS) and Action Plan Phase II (2021-26) *1*

Focus Group Discussions Key Informant Interview

FGD Findings from Derai Upazila

FGD: (Group 1) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	33	Person with disability, unemployed	Yes	Disability Allowance (DA)
Participant 2	32	Fisherman	No	–
Participant 3	38	Widow	Yes	WA
Participant 4	27	Person with disability	Yes	DA
Participant 5	28	Fisherman	No	–
Participant 6	33	Mother, unemployed	Yes	MCBP
Participant 7	43	Private job	No	–
Participant 8	25	Mother, unemployed	Yes	MCBP
Participant 9	50	Elderly, unemployed	No	–
Participant 10	55	Person with disability, unemployed	Yes	Disability Allowance (WA) (once in 3 months gets 2500 so monthly 850)

1. Community perspectives on need and hardship

- Beneficiaries reported that the benefit amount is not adequate to cope with the rising cost of living. Current benefits are insufficient to cover essential family expenses.
- Elderly individuals are identified as the most vulnerable group in the community. Many of them do not receive support from their children and face difficulties in managing their health and living costs.
- Overall, benefits exist but their adequacy is a matter of concern, as they cannot meet basic household needs such as food, medicine, and baby care products.

2. Information pathways & trusted sources

- Beneficiaries primarily receive news about social protection programmes from the Social Service Office, neighbours, and local councillors.
- Many eligible individuals miss out on benefits due to:
    - Not receiving timely information.
    - Not knowing the correct application procedure.
    - Inability to afford the cost of applying online through computer shops.
- There are also issues of biasness and misinformation in how information circulates, creating unequal access for vulnerable households.

3. Application-to-selection process

- Applications are mainly submitted online, with beneficiaries being informed afterwards whether they are selected or not.
- Beneficiaries reported that they do not fully understand the selection criteria or process, as details are not made public.
- The perceived lack of transparency raises concerns about fairness and exclusion of genuinely needy households.

4. Use of benefits & informal costs

- They primarily spend social protection money on:
    - Medicine.
    - Maternity needs (including baby food).
- No major informal deductions or bribes were reported.

5. Grievance Redress System (GRS)

- If beneficiaries have a complaint, they usually inform the local commissioner.
- Commissioners were reported to solve issues quickly.
- No participants mentioned awareness of formal grievance redress systems such as hotlines, websites, or mobile apps.

6. Recommendations from beneficiaries

- Create more employment opportunities through infrastructure development (e.g., school, hospital, office).

- For elderly individuals:
    - Provide subsidised medicine.
    - Increase the stipend amount.
    - If possible, supply free medicine to eligible elderly beneficiaries.
- Publish the beneficiary list publicly so that everyone knows who is receiving support.

FGD: (Group 2) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	65	Elderly, no longer working	Yes	Old Age Allowance (OAA)
Participant 2	30	Widow, household work	Yes	Widow Allowance (WA)
Participant 3	26	Person with disability	Yes	Disability Allowance (DA)
Participant 4	28	Fisherman	No	–
Participant 5	35	Agricultural worker	No	–
Participant 6	36	Person with disability	Yes	Disability Allowance (DA)
Participant 7	52	Elderly, dependent on son	No	–
Participant 8	34	Fisherman	No	–
Participant 9	30	Widow	Yes	Widow Allowance (WA)
Participant 10	40	Businessman	No	

1. Community perspectives on need and hardship

- In this area, beneficiaries mainly receive Widow Allowance, Disability Allowance, and Elderly Allowance.
- Elderly individuals are reported to suffer the most, particularly as many receive little or no support from their children.
- The allowances provided are insufficient to meet the cost of living, especially for healthcare and other essential needs.

- Persons with disabilities highlighted that while the stipend is useful, it does not address their broader needs, particularly in terms of employment opportunities and access to services.

2. Information pathways & trusted sources

- Beneficiaries primarily receive information about social protection programmes from neighbours, relatives, and mobile text messages.
- Formal or official announcements are rarely mentioned, leading to dependency on informal word-of-mouth networks.
- Many eligible individuals miss out on benefits due to:
    - Reside in remote areas far from the Social Service Office.
    - Not receiving timely or adequate information about the programmes.
    - Lack of awareness about the correct application procedure.

  Overall, unequal access to information creates barriers for marginalised households, increasing the risk of exclusion.

3. Application-to-selection process

- Sometimes community representatives inform people about programmes, but beneficiaries often remain unclear about the eligibility criteria and the exact selection procedure.
- Applicants generally go to the Social Service Office to fill out the required forms.
- The lack of transparency in the selection process contributes to mistrust, with participants perceiving that many deserving individuals are excluded.

4. Use of benefits & informal costs

- Beneficiaries reported spending their allowance mainly on:
    - Basic food items.
    - Medicine and healthcare treatment.
- However, the benefit amount is too small to cover actual household expenses, particularly medical costs for elderly people.
- No one reported cases of corruption or informal payments in this area, which suggests that benefit delivery is relatively free from irregular deductions.

5. Grievance Redress System (GRS)

- Previously, beneficiaries used to lodge complaints directly to the Mayor.
- Since the change in regime, participants reported that they do not know where or whom to complain to if issues arise.
- No awareness was mentioned about formal grievance mechanisms.

6. Recommendations from beneficiaries

- **For persons with disabilities:** The stipend alone is not sufficient. In addition to increasing the amount, targeted facilities should be introduced, especially access to employment opportunities.

- **For elderly individuals:** The allowance is too low to cover treatment costs. The government should increase the stipend along with free/subsidised medical treatment.
- **Transparency:** Beneficiary lists should be made public. This would help ensure transparency and allow eligible individuals who miss out to apply next time.
- **Information access:** Authorities should strengthen communication channels so that those in remote areas receive timely and accurate information about available programmes.

FGD Findings from Shahrasti Upazila

FGD: (Group 1) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	35	Irregular daily labour	No	–
Participant 2	40	Housewife, unemployed	No	–
Participant 3	55	Elderly, unable to work	No (excluded due to age <60 for OAA)	–
Participant 4	35	Widow, housewife	Yes	Widow Allowance (WA)
Participant 5	30	Disabled, unemployed	Yes	Disability Allowance (DA)
Participant 6	42	Agricultural worker	No	–
Participant 7	38	Widow	Yes	WA
Participant 8	32	Disabled	Yes	DA
Participant 9	28	Unemployed woman	No	–
Participant 10	36	Mother	Yes	MCBP
Participant 11	33	Mother	Yes	MCBP
Participant 12	32	Mother	Yes	MCBP

1. Community perspectives on need and hardship

- Many **working-age people** struggle the most yet remain outside any government benefit scheme. Their issues include irregular employment, unstable income, and inability to meet basic household needs.
- **Middle-aged women** face a distinct disadvantage; they attend different training programmes provided locally but this doesn't lead to any jobs or income-generating opportunities. As a result, the training yields little practical benefit.
- **Elderly individuals,** around 55 years old are needy but excluded from the Old Age Allowance (OAA) due to the age threshold mentioned as eligibility criteria. According to them this creates discrimination, as they consider themselves equally vulnerable.
- **Widows** reported that the Widow Allowance (WA) is far too small to cover even food or medicine. They expressed strong demand for an increase in the amount.
- **Persons with disabilities (PWDs)** shared that although they receive Disability Allowance, it is inadequate in meeting the high costs of living with disability.

Overall, the findings point to eligibility-criteria based exclusions, an ineffective link between training and employment for women, and low benefit amounts. While benefits may exist, the adequacy of the amount is questionable in covering household needs.

2. Information pathways & trusted sources

- Most of the participants receive information about programmes like MCBP, OAA, WA or DA mainly through Ward Councillors/Ex- Councillors/Commissioners.
- The discussion did not mention about any formal government announcements or digital sources.

Overall, there is mainly high dependence on interpersonal networks. Such dependence increases the risk of unequal access to information, especially for marginalised groups who may not have close links with the person circulating the information.

3. Application-to-selection process

- **Documents required:** Voter ID and passport-size photo.
- Applications are typically assisted by the local councillor; potential beneficiaries rely heavily on them to understand how to apply.
- No evidence of corruption or informal payments was shared, but the process remains vague since the responsible person are the only trusted source.
- Participants perceive the selection process as unfair in outcome, since many needy individuals remain excluded due to strict eligibility criteria.

4. Payments, service experience & informal costs

- **Mother and Child Benefit Programme (MCBP):** 3 of 12 FGD participants are enrolled in this programme. They receive 800 BDT per month through G2P transfer.
- **Widow Allowance (WA):** Beneficiaries of this programme receive payment once every 3 months.
- **Disability Allowance (DA):** Beneficiary receive payment per month.
- While delivery through **G2P is functional,** the intervals (quarterly for WA) and the low transfer amounts make financial planning very difficult for widows, compounding their hardship.
- Payments are received without major difficulty, and no informal deductions were reported.
- One participant mentioned the **G2P system** is not convenient for her as sometimes she does not receive money, and if one missed the benefit for one month it cannot be reimbursed. Instead, she prefers the previous bank transfer system.

Overall, the payment system itself is working well according to most beneficiaries.

5. Grievance Redress System (GRS) & user recommendations

- Complaints are made to the Ward Commissioner, as per the participants, the problem usually gets solved at that level. However, no one mentioned the awareness of formal GRS hotline, website, or mobile app.

6. Use of benefits and user advice

Overall, the beneficiaries mentioned they use the benefits mainly to support their basic food cost (rice, pulse etc) apart from that they also use the money in their children's education cost.

FGD: (Group 2) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	42	Poor household, day labour	Yes	Food Friendly Programme (FFP)
Participant 2	37	Poor household, day labour	Yes	FFP
Participant 3	17	school-going child	Yes	School stipend (ended at Class 7)
Participant 4	15	school-going child	Yes	School stipend
Participant 5	15	school-going child	Yes	School stipend
Participant 6	35	Widow	Yes	Widow Allowance (WA)
Participant 7	40	Widow	Yes	WA
Participant 8	41	Widow	Yes	WA
Participant 9	39	Business	No	–
Participant 10	44	Agricultural worker	No	–
Participant 11	36	Work at a hospital	No	–
Participant 12	37	Housewife	No	–

1. Community perspectives on need and hardship

- **Households receiving Food Friendly Programme (FFP) rice** (two participants) reported that the benefit helps with basic food security but is limited to rice and does not offer variety such as pulses, oil etc.
- **School-going children from poor households** are supported by stipends (mentioned by three participant), but coverage is short-lived, in one case the benefit ended after Class 7, even though the child is still in school.
- Several participants felt unfairly categorised as "ineligible" despite being needy.

Overall, the findings highlight *coverage gaps for school going children and FFP beneficiaries*. Exclusion is often explained away by "ineligible or lack of budget" creating disappointment among those in need.

2. Information pathways & trusted sources

- Participants mainly learn about programmes through **Ward Councillors/Commissioners**.
- For school stipends, information is provided by **schools directly**.
- No mention was made of official awareness campaigns, posters, or digital sources.

Overall: Information is shared through *informal local channels* (councillors, schools). While functional, this creates risks of information asymmetry where some needy households may remain unaware.

3. Application-to-selection process

- **Documents required:** National ID (NID) is mandatory for Widow Allowance and FFP programme. For FFP, participants are also issued with a separate programme card.
- Beneficiaries usually rely on councillors or school authorities to understand the application process.
- As councillors inform beneficiaries about the programme based on a list made by the authority (commissioner). Participants felt the process is often unclear, with little opportunity to verify the authenticity. Though no direct reports of corruption or bribes were recorded.
- Ineligible but needy participants were told simply that "the budget is not enough" or that they "are able to afford their livelihood" and thus not considered for benefits.

Overall, while the administrative requirements (NID, programme card) are clear, the selection logic remains vague, leaving many needy households excluded.

4. Payments, service experience & informal costs

- **Widow Allowance:** Beneficiaries receive payments every three months through G2P system.
- **Food Friendly Programme (FFP):** Two participants reported receiving rice twice a year (during Eid festivals).

- **School Stipend:** One participant reported receiving the stipend every six months. However, the support ended after Class 7. She did not know the reason why the payment had stopped; however, she did not submit any complaint regarding this either.

Overall, payment systems work in most cases, but occasional missed payments, long intervals, and information gap reduce the effectiveness of benefits.

5. Grievance Redress System (GRS) & user recommendations

- Complaints are usually directed to the Ward Member/Commissioner or, in some cases, the **Social Service Department**. Participants reported that local-level complaints often resolve issues, though awareness of the official GRS hotline, website, or mobile app was absent.

FGD and KII Findings from Bokshigonj Upazila

FGD: (Group 1) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	33	Person with disability, unemployed	Yes	Disability Allowance (DA)
Participant 2	32	Fisherman	No	–
Participant 3	38	Widow	Yes	WA
Participant 4	27	Person with disability	Yes	DA
Participant 5	28	Fisherman	No	–
Participant 6	33	Mother, unemployed	Yes	MCBP
Participant 7	43	Private job	No	–
Participant 8	25	Mother, unemployed	Yes	MCBP
Participant 9	50	Elderly, unemployed	No	–
Participant 10	55	Person with disability, unemployed	Yes	Disability Allowance (WA) (once in 3 months gets 2500 so monthly 850)

1. Community perspectives on need and hardship

- Beneficiaries reported that the benefit amount is not adequate to cope with the rising cost of living. Current benefits are insufficient to cover essential family expenses.

- Elderly individuals are identified as the most vulnerable group in the community. Many of them do not receive support from their children and face difficulties in managing their health and living costs.
- Overall, benefits exist but their adequacy is a matter of concern, as they cannot meet basic household needs such as food, medicine, and baby care products.

2. Information pathways & trusted sources

- Beneficiaries primarily receive news about social protection programmes from the Social Service Office, neighbours, and local councillors.
- Many eligible individuals miss out on benefits due to:
    - Not receiving timely information.
    - Not knowing the correct application procedure.
    - Inability to afford the cost of applying online through computer shops.
- There are also issues of biasness and misinformation in how information circulates, creating unequal access for vulnerable households.

3. Application-to-selection process

- Applications are mainly submitted online, with beneficiaries being informed afterwards whether they are selected or not.
- Beneficiaries reported that they do not fully understand the selection criteria or process, as details are not made public.
- The perceived lack of transparency raises concerns about fairness and exclusion of genuinely needy households.

4. Use of benefits & informal costs

- They primarily spend social protection money on:
    - Medicine.
    - Maternity needs (including baby food).
- No major informal deductions or bribes were reported.

5. Grievance Redress System (GRS)

- If beneficiaries have a complaint, they usually inform the local commissioner.
- Commissioners were reported to solve issues quickly.
- No participants mentioned awareness of formal grievance redress systems such as hotlines, websites, or mobile apps.

6. Recommendations from beneficiaries

- Create more employment opportunities through infrastructure development (e.g., school, hospital, office).
- For elderly individuals:
    - Provide subsidised medicine.
    - Increase the stipend amount.
    - If possible, supply free medicine to eligible elderly beneficiaries.
- Publish the beneficiary list publicly so that everyone knows who is receiving support.

FGD: (Group 2) participant list and responses:

Participant	Age	Profession/Status	Receives SP	Type of SP (if yes)
Participant 1	70	Elderly man, dependent on children who provide irregular support; frequent health expenses	Yes	Elderly Allowance
Participant 2	66	Elderly woman, lives alone as children stay elsewhere; needs medicine regularly	Yes	Elderly Allowance
Participant 3	45	Widow, household work; hears about programmes mostly through neighbours	Yes	Widow Allowance
Participant 4	38	Widow, lives in a remote area far from Social Service Office; did not know about allowance	No	–
Participant 5	28	Person with disability, unemployed; stipend helps but job access and services remain limited	Yes	Disability Allowance
Participant 6	33	Person with disability, occasional informal work; needs service access and employment support	Yes	Disability Allowance
Participant 7	41	Day labourer, low and irregular income; unclear about application steps and criteria	No	–
Participant 8	30	Small trader, lives in a remote settlement; relies on SMS/word-of-mouth	No	–
Participant 9	52	Caregiver in household with elderly member; reports allowance insufficient for treatment costs	Yes	Elderly Allowance (household member)
Participant 10	36	Farmer/seasonal worker; applied via Social Service Office but unsure why excluded	No	–

1. Community perspectives on need and hardship

- In this area, beneficiaries mainly receive Widow Allowance, Disability Allowance, and Elderly Allowance.

- Elderly individuals are reported to suffer the most, particularly as many receive little or no support from their children.
- The allowances provided are insufficient to meet the cost of living, especially for healthcare and other essential needs.
- Persons with disabilities highlighted that while the stipend is useful, it does not address their broader needs, particularly in terms of employment opportunities and access to services.

2. Information pathways & trusted sources

- Beneficiaries primarily receive information about social protection programmes from neighbours, relatives, and mobile text messages.
- Formal or official announcements are rarely mentioned, leading to dependency on informal word-of-mouth networks.
- Many eligible individuals miss out on benefits due to:
    - Reside in remote areas far from the Social Service Office.
    - Not receiving timely or adequate information about the programmes.
    - Lack of awareness about the correct application procedure.

  Overall, unequal access to information creates barriers for marginalised households, increasing the risk of exclusion.

3. Application-to-selection process

- Sometimes community representatives inform people about programmes, but beneficiaries often remain unclear about the eligibility criteria and the exact selection procedure.
- Applicants generally go to the Social Service Office to fill out the required forms.
- The lack of transparency in the selection process contributes to mistrust, with participants perceiving that many deserving individuals are excluded.

4. Use of benefits & informal costs

- Beneficiaries reported spending their allowance mainly on:
    - Basic food items.
    - Medicine and healthcare treatment.
- However, the benefit amount is too small to cover actual household expenses, particularly medical costs for elderly people.
- No one reported cases of corruption or informal payments in this area, which suggests that benefit delivery is relatively free from irregular deductions.

5. Grievance Redress System (GRS)

- Previously, beneficiaries used to lodge complaints directly to the Mayor.
- Since the change in regime, participants reported that they do not know where or whom to complain to if issues arise.
- No awareness was mentioned about formal grievance mechanisms.

6. Recommendations from beneficiaries

- **For persons with disabilities:** The stipend alone is not sufficient. In addition to increasing the amount, targeted facilities should be introduced, especially access to employment opportunities.
- **For elderly individuals:** The allowance is too low to cover treatment costs. The government should increase the stipend along with free/subsidised medical treatment.
- **Transparency:** Beneficiary lists should be made public. This would help ensure transparency and allow eligible individuals who miss out to apply next time.
- **Information access:** Authorities should strengthen communication channels so that those in remote areas receive timely and accurate information about available programmes.

KII Findings from Derai Upazila

Three Key Informant Interviews were carried out in Derai Upazila: one with a current councillor, another with an ex-councillor, and a third with the Upazila Nirbahi Officer (UNO). Together, they provided valuable insights into the availability of social protection schemes, application and selection processes, payment systems, and challenges faced by beneficiaries.

Key Informant Interview-1

Participant: Md. Rashedul Islam, Councillor, Ward 2

Date: 10.09.2025

Types of allowances available

The councillor explained that several schemes operate in the area, including the Old Age Allowance, Widow and Husband-Deserted Women's Allowance, Disability Allowance, and an allowance for the extremely sick. He also mentioned, "These programmes are meant for the most vulnerable, but the number of cards is never enough for the number of needy people."

Information sharing mechanisms

The primary and most common source of information is through the elected local representatives of the area, such as Union Parishad or Pourosabha members. Due to increasing digitalization of the application process, information about eligibility and procedures has become more transparent and accessible online. However, there is no proactive, widespread public awareness campaign; the existing system relies heavily on local leadership. Because local leaders have intimate knowledge of their constituents and their socio-economic conditions, they often identify eligible individuals and personally inform them that they should apply for a specific program. If a citizen decides to apply, they are required to gather the necessary documents and submit them either directly at the Pourosabha office or through their local representative for processing.

Application and selection process

Applicants must provide their NID, parents' NIDs, birth certificate, a personal mobile number, and a mobile financial service account (such as bKash). For the Disability Allowance, an additional certificate from a government-certified doctor is mandatory. Once compiled, these documents are submitted to either the elected local representative or directly to the Pourosabha office. The authority there conducts an initial verification of the documents before forwarding the application to the Upazila Social Services (Shomaj Sheba) Office for final processing.

A significant friction point is the massive gap between supply and demand. The number of allowance cards the government issues is severely limited. For example, while there may be 50 pregnant women eligible for a maternity allowance in an area, the government may only allocate 2 cards for that entire cohort. This scarcity leads to a non-transparent and difficult selection process at the Upazila level, where officers must subjectively judge which applicants are "comparatively more needy" among many equally deserving

candidates. The Pourosabha authority provides support if asked, but the main barriers remain low awareness that prevents applications and the frustration caused by inadequate quotas.

Informal payments

The digitalization of the application and payment process has significantly increased transparency and reduced opportunities for graft, as funds are disbursed directly to beneficiaries' mobile financial service accounts. However, the practice of unofficial payments has not been completely eradicated. There remain a very few middlemen or local representatives who may solicit bribes or informal "service charges" from allowance recipients, particularly in the more remote and rural areas where oversight may be weaker. This is reported to be less prevalent in urban settings like the Pourosabha.

Grievance redress practices

The common pathway for any grievance or information request is for citizens to first approach their local representative. However, they also have the option to come directly to the Pourosabha or Union Parishad office, and in both cases, they generally receive a solution to their queries.

Even though it is not very hard to complain or ask for help, people still feel frustrated because the main problem is not the process itself; it's that the benefits are too small and social protection provisions are widely seen as very inadequate. They think, "What's the point of applying if I probably won't get it anyway?" As a result, many lose motivation and don't even try to apply.

The councillor said that "The main frustration is not the process but the scarcity of support. People lose interest because they think they will never be selected."

Use of allowances

Given the small benefit amount (less than Tk 1,000), beneficiaries have little flexibility in how they use it; the money is typically absorbed by the most immediate and critical needs. A significant majority of recipients report using the allowance primarily to purchase medicine and other essential healthcare items, highlighting that it serves as a vital, though insufficient, support for managing health conditions.

Community need

The councillor identified the most vulnerable as "elderly people abandoned by their children and women deserted by husbands without a divorce. They are in the worst situation."

Elderly individuals who have been abandoned by their children are among the most vulnerable, facing extreme hardship without familial or financial support. Another deeply vulnerable group is women whose husbands have deserted them without issuing a formal divorce, leaving them in a legal and financial limbo where they cannot remarry and struggle to access support. The community's definition of hardship, therefore, encompasses a lack of legal protection, absolute financial destitution, and social abandonment. The consensus is that while the existing allowances are a critical lifeline, the amount provided is excessively poor and should be increased significantly to make a meaningful impact on the lives of those facing these severe circumstances. There is also an identified need for complementary legal aid services to address the complex problems faced by deserted women.

Key Informant Interview-2

Participant: Shahana Parvin, Ex-Councillor, Ward 2

Date: 10.09.2025

Types of allowances received

The ex-councillor mainly highlighted the Mother and Child Benefit Programme (MCBP), Old Age Allowance, Widow Allowance and Disability Allowance.

Information sharing mechanisms

She explained that beneficiaries usually hear about the programme through councillors or announcements made via miking in the area.

Application and selection process

The steps go like this, first the councillors check the NID. If someone is eligible, they guide them to apply online. In case the potential beneficiaries do not understand the online procedure the counsellors help them. After that, the registered information goes to the Pouroshabha office, where Pouroshabha officer verify and sign the documents, later the documents sent for the mayor's sign, and finally the information goes to Social Services Department and gets approved if everything seems alright. Since applicants mention their bKash numbers, the benefit amount is sent directly to those numbers. As per her knowledge no informal payment (e.g, bribes) exists.

Coverage limitations

There are cases where individuals who are eligible for benefits do not receive them, often because their information—particularly their mobile number—was not provided correctly. If a payment is missed, it cannot be reimbursed. According to the interviewee, there was even a case where an MCBP beneficiary, despite providing all the correct information, still did not receive her allowance.

In addition, some people choose not to apply at all due to the stigma associated with being a beneficiary of such programmes. They feel embarrassed and assume they are unlikely to be selected. The interviewee suggested that if the government were to publish beneficiary lists publicly, the chances of eligible people being overlooked would be greatly reduced, and issues such as nepotism and political favouritism could also be avoided.

Use of allowances and community need

Because the allowance is so small recipients mainly use it for food. She added, "Older people especially who are sick, need the most help; food and medicine are their main concerns. The government could reduce food prices for them

Key Informant Interview-3

Participant: Subrata Chandra Das, UNO, Derai Upazila

Date: 11.09.2025

Types of allowances available

The UNO mentioned that allowances include support for the elderly, widows, deserted women, disabled people, and the extremely sick. However, he highlighted a critical gap: “This is a haor area with many fishermen, but unlike other regions, they don’t get the seasonal fishing ban allowance. So, they keep fishing illegally just to survive.” They can't stop them because we can't give them any support.

Information sharing mechanisms

People usually hear about it from their local councillor or member. There is a committee in every ward that is supposed to tell everyone when a new allowance is announced. However, UNO admitted that, “Committees often don’t work properly, they may favour friends or family instead of needy people. This happens because of lack of staff to monitor them and make sure they are being fair.”

Application and selection process

Applicants need their NID, parents’ NIDs, a phone number, and a bKash number. Disabled applicants must provide a doctor’s certificate. The UNO stressed the shortage of cards as the biggest issue: “We are not allowed to add new names to the beneficiary list. The only time we can add someone new is when an old recipient dies; then we can give their card to someone else.”

Informal payments

Now that the money comes straight to people's phones, it's harder to ask for a direct bribe. So, people don't need to make informal payment anymore. But the problem now is nepotism. This means the committee members choose their own people for the allowance, not the ones who need it most.

Grievance redress practices

People can come to their local member or directly to my office (UNO’s office) if they have a complaint. We try to help them and give them the right information, that part is not so hard.

But the real issue is the allowances are too few, so many people don’t even bother to apply anymore. Most of the recipients are elderly, and they don’t understand mobile banking. Sometimes others take their phone, withdraw the money, and even steal a portion because the older person doesn’t know when the payment arrived.

Use of allowances and community need

Most beneficiaries spend the allowance right away on food or medicine. It is simply too small to save or use for anything else. The UNO suggested the social protection system to effectively work; we need to reduce the number of programmes and increase the benefit amount.

He also identified the most vulnerable groups as elderly people abandoned by their children, deserted women, and schoolchildren. He said, “the number of people who can receive allowances is not decided here, it’s decided by an office in Dhaka, the Bangladesh Bureau of Statistics. They don’t send us enough cards. We also miss out on other programmes. For example, there is a school feeding programme for children, but we were told our upazila is not among the top 150 poorest areas. That is not true, but because of this, no primary school here gets that support, and the children suffer.”

KII Findings from Shahrasti Upazila

Two **Key Informant Interviews** were carried out in **Shahrasti Upazila**: one with a current female councillor and another with an ex-councillor. As elected representatives with direct involvement in community welfare, they provided valuable insights into programme awareness, application processes, payment systems, and challenges faced by beneficiaries of social protection schemes.

Key Informant Interview-1

Participant: Mst. Taslima Khatun, Councillor.

Date: 18.09.2025

Perceived adequacy of allowances

The interviewee explained that allowances for widows, elderly people, persons with disabilities, and other marginalised groups are too small compared to what families actually need.

Information sharing mechanisms

According to the female councillor, information on social protection (SP) programmes is shared regularly through Uthan Boithok (courtyard meetings), which helps ensure that the most marginalised households are aware of available benefits. She stated, “Getting the message out is not the problem. The problem is that some people cannot read or write, so they struggle to apply. In those cases, we help them directly.”

Coverage limitations

Despite these efforts, the councillor pointed out that budget limitations prevent many needy households from being included. In her words, “Widows, women abandoned by their husbands, the unemployed, and the field labourers here are the most vulnerable. But we cannot reach everyone.”

Grievance redress practices

In cases where beneficiaries have complaints, they are encouraged to approach the female councillor, who then connects them to the Social Services Department. Officials at the department take measures to resolve such issues.

Overall, while information and access appear relatively well managed at the local level, the adequacy of benefits and the limited coverage due to budget constraints remain pressing concerns.

Key Informant Interview-2

Participant: Mrs. Shahida Begum, Ex-Councillor.

Date: 18.09.2025

Types of allowances received

The interviewee noted that beneficiaries in the area receive support from several schemes, including the Old Age Allowance, Widow Allowance, Disability Allowance, and the Mother and Child Benefit Programme (MCBP).

Access to information

In terms of information, the councillor said, “People know about these programmes. We make sure of that. Those who are eligible are usually aware.”

Barriers to enrolment

It was noted that some eligible individuals fail to register, which is likely the main reason they are excluded from social protection benefits. In cases where people attempt to register through third parties, such as local computer shops, they are often charged additional fees. This practice disproportionately affects poor households, particularly women.

Grievance redress practices

Complaints related to SP programmes are said to be addressed without major difficulties. Beneficiaries can lodge grievances through councillors or directly at the respective offices from which they receive their allowances. In most cases, such issues are resolved quickly.

Overall, while the information flow and complaint resolution mechanisms are described as functional, programme enrolment remains a challenge, especially for poor and marginalised groups who face barriers in navigating registration procedures.

KII Findings from Bokshigonj Upazila

Key Informant Interview-1

Participant: Mst. Konika Khatun, Upazila Shomaj Sheba Officer.

Date: 30.09.2025

Types of allowances received

A range of government social security allowances are available for the community. These include the old age allowance, the widow allowance, and the disability allowance. Educational support is also provided through the Physically Challenged Education Scholarship.

Specific provisions are also in place for minority and marginalized communities. This includes a special allowance for the Third Gender (Hijra) community, along with a Third Gender Education Allowance. Furthermore, there is a special allowance for individuals from disadvantaged community and traditionally marginalized professional, such as the Napit (barbers) and Horijon.

Information sharing mechanisms

According to the officer, information on social protection schemes is disseminated through a structured committee system. *"Every union has a committee responsible for managing allowances. When the government releases the budget and allocates funds, our office informs these committees,"*

Each committee's Secretary is a member of the Upazila Shomaj Sheba Office, which helps maintain direct coordination. The committee members then circulate information within their communities. "If notices don't reach everyone, we sometimes make public announcements using loudspeakers (miking) so that all potential applicants are informed," she added.

Application and selection process

Applicants must submit key documents, including a copy of their National ID (NID) card, a personal mobile number, and an account with a mobile financial service such as bKash, Nagad, Rocket, or Upay. *From this year, recipients can withdraw their allowance from any of these platforms.*

For persons with disabilities, the Shomaj Sheba Office provides a specific *Shuborno Nagorik Card* (Golden Citizen Card). Anyone who wants to apply for any allowance must meet the specific criteria for that program and submit their application accordingly.

Informal payments

The officer mentioned that, "Officially, there is no room for bribery in the system, and if I hear of such incidents, I take action. However, some issues may occur at the level of local representatives."

She also mentioned that the system has now become more transparent. The money receiver now has to be physically present to receive the payment, and due to the fingerprint verification method, the flow of informal money has been greatly reduced.

Beneficiary experiences and challenges

People have mixed experiences with the system. On one hand, those who receive the services are happy to get some support. On the other hand, the amount of money we provide is very little. For some, this small amount is still useful, but everyone agrees that the amount should be increased.

Currently, all recipients, except for the person with disability, receive 650 Taka per month, disability allowance is 900 Taka per month. While the help is appreciated, it is generally not enough to meet all their needs.

Use of allowances and community need

The allowance is typically used for the most basic and immediate needs. Most people use the money to buy medicine or food. Given the small amount, they cannot access more significant services or make larger purchases with it; it is a supplement for daily survival.

According to the officer, elderly people are the most in need of assistance. In many cases, their children either cannot or do not want to support them. Young widows also face acute hardship, as employment opportunities for them are limited.

She mentioned that the demand for support far exceeds the available resources. “At present, 11,974 people receive allowances in this upazila, but we have over 20,000 applicants. When an elderly recipient passes away, we can replace them with someone from the waiting list but even that process takes time,”.

Ministry Specific Key Informant Interview

Key Informant Interview: Ministry of Social Welfare (MoSW)

Focal person	Nargis Khanom, Additional Director, Ministry of Social Welfare
Discussion facilitated by	Dr M Abu Eusuf, Executive Director at RAPID and Jillur Rahman, Deputy Director at RAPID
Agenda	Progress on MoSW responsibilities under NSSS Action Plan Phase II, with emphasis on survival verification, MIS, programme consolidation, Dynamic Social Registry, and grievance redress.
Date	13.10.2025

The interview focused on obtaining an implementation update from the Ministry of Social Welfare, given its central role in administering core social assistance programmes. Dr M Abu Eusuf highlighted that the review team is conducting ministry-wise consultations to understand progress against assigned Action Plan activities, and MoSW was approached as a lead institution within the social protection landscape. Jillur Rahman added that, while the Action Plan documentation provides a baseline, the review requires practical details on how key reforms are being operationalised, particularly survival verification, including its process, current rollout status, and forward plan.

Survival verification and field rollout

MoSW reported that survival verification is being piloted in selected upazilas and that verification activities have been initiated across all eight divisions, with plans to undertake field visits as part of implementation follow-up. It was explained that each year (in July), beneficiaries are gathered, to update records and verify whether beneficiaries remain eligible, including whether they are alive. According to MoSW, annual beneficiary attrition due to death is estimated at around 2 to 5 per cent, with a particularly large absolute number for Old Age Allowance, which was described as at least 2 to 3 lac beneficiaries. The review team asked whether there is a written methodology guiding the verification process, and MoSW indicated that the methodology is accessible as an open-source reference.

Targeting approach, PMT scoring, and decision review

MoSW explained that proxy means test (PMT) based scoring has been introduced in the selection process over the past three years, with applicants assessed through defined parameters that automatically generate a PMT score within the system, which then informs whether a beneficiary is selected. It was noted that older beneficiary cohorts are not captured within the PMT-based selection approach, and that the updated dataset will therefore be used to assess whether systematic inclusion or exclusion errors are occurring. MoSW also clarified that due to budget limitations not all eligible applicants can be included, and the budget is allocated based on PMT score. However, a committee mechanism also reviews information for further verification where needed, particularly where the PMT score may not reflect actual conditions accurately. The interview also noted that data from the older MIS have been transferred into the newer MIS structure to support continuity.

MIS strengthening and programme consolidation

MoSW mentioned that two programmes that have been merged so far are incorporated into MIS system, and that the number of programmes covered under the MoSW MIS are now six from an earlier set of eleven programmes, reflecting progress towards streamlining and integration. On system development, MoSW described progress in strengthening MIS for programme administration, with linkages established with iBAS++ and the ability to generate programme and beneficiary information as required.

Dynamic Social Registry under SSPIRIT

MoSW provided an update on the Dynamic Social Registry initiative being undertaken under the World Bank-supported SSPIRIT project. It was reported that implementation has begun in eight upazilas across eight districts, and that operational formalities, including account opening and related preparatory steps, are ongoing. MoSW mentioned that the methodology is expected to be finalised jointly with the project team, indicating that implementation is at an active preparatory stage alongside early rollout.

Grievance Redress System (GRS) development

In relation to grievance redress, MoSW explained that complaints are being considered under two broad categories (citizen or beneficiary), with resolution pathways structured by complaint type, such as payment not received or harassment-related issues. A tiered escalation process was described, in which complaints that cannot be resolved at the first tier are escalated to a second tier, with a time-bound expectation that issues should be resolved within three days, failing which cases are escalated to higher authority with visibility on backlog and response performance.

Looking ahead and inter-ministerial coordination

In discussing preparedness beyond 2026, MoSW noted that system design is being undertaken with the intention that additional programmes can be integrated without major disruption, particularly through MIS architecture that can accommodate expansion. It was also observed that stronger data capacity and a dedicated research function would support evidence-based decision-making in social protection. On inter-ministerial coordination, MoSW expressed the view that MoSW will play a leading role but not seek to control other ministries, and that major coordination issues are not expected to arise on that basis. The interview closed with a suggestion to hold a more detailed discussion with the Department of Social Services.

Key Informant Interview: Department of Social Services (DSS)

Focal person	Farid Mollah, Additional Director, Department of Social Services
Discussion facilitated by	Jillur Rahman, Deputy Director at RAPID
Agenda	To obtain a detailed implementation update for DSS-assigned items under NSSS Action Plan Phase II, including progress status and key constraints, and to validate entries for the Action Plan matrix.
Date	18.10.2025

The KII with the Department of Social Services (DSS) was conducted as a comprehensive progress-sharing discussion and proved particularly fruitful in clarifying the implementation status of multiple Action Plan Phase II activities, with detailed programme-level information that directly supported completion and verification of the Action Plan matrix. The discussion covered both child-focused institutional programmes and lifecycle allowances administered or overseen through DSS systems, alongside implementation constraints that have continued to affect quality, coverage, and reform consolidation.

Child welfare institutions: coverage expansion with persistent staffing and service quality constraints

DSS reported that institutional services for orphans and vulnerable children continue through the network of "Shishu Poribar" and "Baby Home", with a stated expansion in coverage, including 85 Shishu Poribar (with additional units under construction) and 6 Baby Homes (with an additional unit under construction). It was also noted that subsistence allowances have been increased gradually from BDT 2,200 to BDT 5,000, reflecting progress on benefit adequacy within institutional care settings. At the same time, DSS emphasised that staffing gaps remain a significant bottleneck, particularly the persistence of vacant care provider posts across institutions, which reduces capacity to maintain service quality. It was also noted that the terminology used for care roles, such as "Ayaa" or "Khalamma", is perceived to discourage applicants and contributes to recruitment difficulty, leaving institutions under-staffed relative to need.

For abandoned and street children, DSS indicated that the same institutional platforms are being used, with Baby Homes covering ages 0–7 and Shishu Poribar covering ages 7–18, though under-staffing remains an ongoing constraint. It was also reported that a distinct operational guideline for abandoned or street children is not in place, as a draft law has been prepared but has not yet approved, which affects standardisation of services. DSS also observed that the number of beneficiaries identified under abandoned/street children programming is reportedly declining over time, largely because fewer eligible children are being found through current identification channels.

Children in conflict with law: partial readiness and limited operational scale

On services for children in conflict with law and children in contact with law, DSS reported that only a draft manual has been prepared at this stage. In terms of service infrastructure, eight Child Development

Centres were noted, with three currently operational, and a further centre approved and being constructed specifically for children in conflict with law. DSS flagged that additional centres need 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.

Programmes for children with disabilities: institutional coverage with manual development and workforce constraints

For disabled children, DSS reported that a manual is under development, while quality assurance remains constrained by workforce shortages across institutions. The institutional landscape described includes multiple service types, including schools for blind children, schools for deaf and mute children, physically handicapped training and rehabilitation centres, training centres for orphan and disabled children, and employment rehabilitation and support related facilities, with some specialised services (such as braille press and assistive production functions) situated within specific institutional setups.

Old Age Allowance (OAA): expansion of coverage with gaps in universality and benefit adjustment process

DSS provided updates on Old Age Allowance reforms, highlighting that the age threshold has been reviewed and updated following Action Plan 1, and that the OAA implementation manual has been updated accordingly. Coverage was reported to have expanded to 262 upazilas against a target of 250, reflecting progress towards geographic rollout, while universal coverage for all upazilas was reported as not yet achieved. DSS also noted that while benefit values have increased periodically, adjustments are not systematically linked to inflation, and an additional operational concern was raised regarding review processes, where a Finance Division-led review committee was referenced but DSS noted that the committee did not include ministry representation, which has implications for ownership and responsiveness.

Disability identification and coverage: guideline issuance and universal coverage claim, with monitoring tool pending full functionality

On disability-related reforms, DSS indicated that identification guidelines have been prepared and linked to the relevant legal framework, and that individual income criteria have been set for eligibility purposes, with disability information expected to be recorded in the disability information system database. DSS also mentioned that coverage for identified persons with disabilities has been made universal in the sense that all identified PwDs are included. In terms of monitoring, DSS reported that a separate monitoring framework has not been introduced specifically for disability schemes; however, the Dynamic Social Registry, supported through the World Bank and being piloted in selected upazilas, was mentioned as a potential monitoring tool once fully operational.

Cross-cutting constraints highlighted through the matrix discussion

Across programme areas, DSS repeatedly linked implementation limitations to staffing shortfalls, incomplete manual or guideline finalisation in some streams, and bottlenecks in approval and budgeting for proposed expansions. Where reforms have advanced, such as updated manuals, expanded coverage,

and digitised or registry-related pilots, DSS highlighted that several initiatives are still in development rather than fully institutionalised.

This KII therefore provided actionable, programme-specific information that enabled the review team to populate and verify multiple Action Plan Phase II status entries, while also clarifying the recurring constraints that shape implementation performance across DSS-administered programmes.

Key Informant Interview: Ministry of Women and Children Affairs (MoWCA)

Focal person	Md. Firoz Uddin Khalifa, Joint Secretary, Ministry of Women and Children Affairs
Discussion facilitated by	Dr M Abu Eusuf, Executive Director at RAPID and Jillur Rahman, Deputy Director at RAPID
Agenda	To capture progress status and key implementation limitations under NSSS Action Plan Phase II.
Date	11.11.2025

Prior to the consultation, the Ministry of Women and Children Affairs (MoWCA) convened a coordination workshop with relevant responsible officials to update its progress report. The consultation then focused on assessing how far Action Plan Phase II activities have been implemented, what delivery reforms have advanced, and where limitations have constrained planned actions, with particular attention to MoWCA's core responsibilities for social protection related support for women and children, including programme scale-up and consolidation, digitised delivery reforms, and areas where implementation remains pending due to resource and system constraints.

Programme focus and implementation progress

MoWCA reported that implementation progress under Action Plan Phase II has primarily been concentrated around the Mother and Child Benefit Programme (MCBP) and the Vulnerable Women Benefit (VWB) stream. It was noted that the earlier Maternity Allowance and Lactating Mother Allowance programme was renamed as MCBP in FY 2022–23, following the preparation and approval of a detailed implementation plan by the Cabinet Division in June 2022. The programme has been taken forward through nationwide implementation, including rollout in local government areas and garments factories, supported by an implementation directive approved by MoWCA in 2024. The progress report also indicates that beneficiary coverage has expanded steadily, reaching 1.8 million beneficiaries in FY 2024–25, with the target to reach nearly 2 million beneficiaries in FY 2025-26 which is 33% of total target.

System strengthening and delivery reforms

In relation to implementation systems, MoWCA highlighted measures aimed at strengthening programme delivery and reducing exclusion or duplication risks, including MIS development, NID verification, and interoperability-related steps intended to reduce duplication and ghost beneficiaries. MoWCA also reported a pilot initiative under MCBP in four north-western districts to test climate and shock-responsive features. Total 3912 MCBP beneficiaries received BDT 5000 cash transfer before flood in this location as part of Anticipatory Action.

VWB consolidation and an explicit urban rollout limitation

MoWCA reported that the Vulnerable Women Benefit (VWB) was rebranded as Vulnerable Women Benefit (VWB) Programme in July 2022. API interoperability with Widow Allowance of MoSW and Food Friendly Programme of MoFood have been integrated with the VWB programme. Additionally, under the current VWB cycle (July 2025-June 2027), ICVGD training modules have been integrated with the VWB training package. However, due to a lack of budget allocation, the VWB Urban programme has not been rolled out yet.

Cross-cutting actions and remaining constraints

Across MoWCA programmes (MCBP and VWB), self-enrolment process has been introduced including revision of the beneficiary selection process, and criteria in collaboration with BBS and UNWFP. It also records operational measures for improving digitised payments, including actions to regularize the on-time disbursement of beneficiary payment through Standard Operating Procedure (SOP) development, alongside steps towards strengthening grievance redress arrangements aligned with national systems, including preparation of awareness materials for testing with the support from UNWFP. Lastly, it was indicated that some actions remain dependent on system readiness beyond MoWCA's direct control, including pending integration of BBS databases for beneficiary selection, also some research and evaluation outputs intended to inform programme refinement are ongoing, which has implications for how far evidence-informed adjustments can be reflected within the current Action Plan Phase II timeline. For instance, MoWCA started an impact evaluation of the VWB programme in 2025 with the support from UNWFP, the report is expected to publish in 2027.

Key Informant Interview: Ministry of Cultural Affairs (MoCA)

Focal person	Mizanur Rahman, Joint Secretary, Ministry of Cultural Affairs
Discussion facilitated by	Dr M Abu Eusuf, Executive Director at RAPID
Agenda	To confirm progress status and key implementation limitations for MoCA-assigned Action Plan Phase II activities.
Date	18.11.2025

The KII with the Ministry of Cultural Affairs (MoCA) provided a focused implementation update on MoCA's commitments under NSSS Action Plan Phase II, with clear information on progress status across activities, the operational steps taken to strengthen programme administration, and the constraints affecting further scale-up. The discussion was particularly useful in validating and completing the Action Plan matrix entries for MoCA, given that the Ministry's social protection related interventions are relatively specialised and targeted.

Targeting and beneficiary selection: standardisation measures

To strengthen beneficiary identification and selection, MoCA reported that selection continues through a defined manual procedure, supported by issuance of official circulars and dissemination of selection guidance, aimed at standardising the process across relevant offices. "No age bar" is introduced for covering this group of people. Before this under 40 years old people could not apply for the grant. Despite progress in inclusion, MoCA reported that due to lack of budget, increasing programmes and activities promoting social empowerment and inclusiveness of marginalized cultural activists is difficult.

Grievance redress and accountability actions

MoCA mentioned that complaints are recorded regularly through an online platform, providing a structured mechanism for complaint intake and documentation. It also reported awareness and capacity-building actions, including workshops and training sessions involving Ministry staff and designated focal persons from subordinate offices and agencies, to strengthen understanding and use of grievance channels.

MIS and digitisation initiatives

MoCA reported steps towards establishing a common data system for relevant cultural activist categories and developing an online MIS to support programme administration, with the intention of making the MIS accessible to relevant departments. For payment systems, it was noted that financial grants are being provided through iBAS++, reflecting progress towards more structured and traceable disbursement processes.

Monitoring and follow-up arrangements

MoCA noted that monitoring actions include arrangements for field visits to support programme tracking and results-based follow-up, suggesting that monitoring is being treated as an operational process to verify implementation performance.

Overall implication for the Action Plan matrix

The KII provided programme and institution specific status information that supported completion of MoCA's Action Plan Phase II entries, particularly around standardised selection procedures, grievance recording practices, digitised payment processes, and early steps towards data and MIS strengthening, while also identifying budget constraints as the primary limitation affecting scale-up.