



Strengthening social protection in Bangladesh: What reforms are most urgently needed?

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- This brief summarises some of the most pressing structural and operational challenges constraining the effectiveness of Bangladesh's social protection system and suggests remedial measures to ameliorate the situation.
- The decade-long reform timeline outlined in the National Social Security Strategy (NSSS) is approaching its conclusion. However, the social protection system continues to grapple with many of the very challenges that the reform agenda was designed to address. Persistent issues—notably inadequate resource allocation, widespread programme fragmentation, and weak institutional capacity—have significantly undermined the system's effectiveness.
- Policy recommendations outline a pragmatic reform agenda aimed at streamlining and strengthening budgetary allocations, improving coverage, efficiency, and equity in social protection delivery, and enhancing institutional readiness for emerging demographic and economic transitions.

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POLICY BRIEF BGD-24283

MARCH 2025

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Background

Tackling poverty and vulnerability while ensuring social resilience for all through a strengthened social protection system has remained one of Bangladesh's key priorities over the past decades. Until recently, however, the approach to social protection had largely been ad hoc in nature, with its programmes predominantly designed to address immediate needs, particularly in response to natural disasters and the recurring lack of rural employment opportunities during agricultural lean seasons. Over time, as the network of programmes expanded to address a broader array of risks and vulnerabilities faced by different segments of the population, the system began to suffer from fragmentation; similar interventions were often targeted at different groups despite operating with extremely limited resources, ultimately undermining the potential to generate sustainable and transformative outcomes. The National Social Security Strategy (NSSS) was introduced in 2015 to address these structural limitations, aiming to effect a strategic shift towards a more coordinated, lifecycle-based approach to social protection.

Notwithstanding the significant policy developments and some progress made over the past few years, Bangladesh's social protection system remains fraught with persistent challenges, including limited fiscal space, a fragmented structure with thinly spread resources, flawed participant selection, etcetera. These issues were further compounded by the slow implementation of various institutional reforms that the NSSS envisaged, thereby obscuring the objectives of improved overall effectiveness of social protection initiatives and inclusive growth and development.

Against this backdrop, this policy brief summarises some of the most pressing structural and operational challenges constraining the effectiveness of Bangladesh's social protection system and suggests remedial measures to ameliorate the situation. These are intended as urgent reform measures to address the current inefficiencies and as feasible steps toward building a more integrated, inclusive, and resilient social protection architecture capable of dealing with long-term poverty and vulnerability.

A system under pressure: Status and structural weaknesses in Bangladesh's social protection architecture

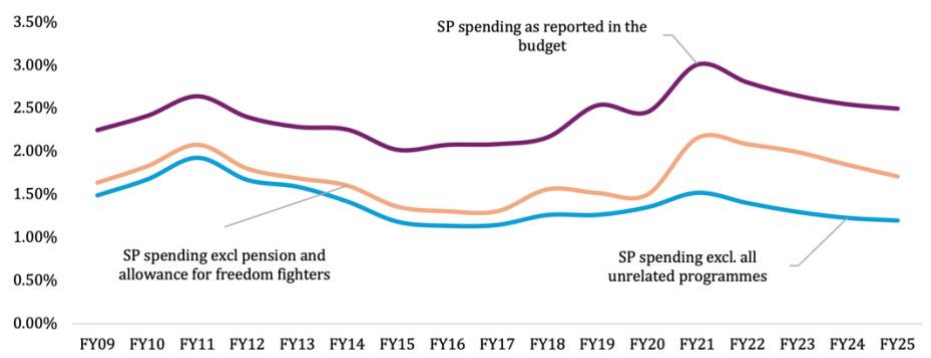
The decade-long reform timeline outlined in the National Social Security Strategy (NSSS) is approaching its conclusion. However, the social protection system continues to grapple with many of the very challenges that the reform agenda was designed to address. Persistent issues—notably inadequate

resource allocation, widespread programme fragmentation, and weak institutional capacity—have significantly undermined the system's effectiveness. Although the NSSS is set to expire in June 2026, many of its essential reforms remain unimplemented, leaving its intended transformative impact largely unrealised. This underscores the urgent need for a more active, coordinated, and strategically driven approach to social protection reform.

Grossly inadequate budgetary allocation for social protection

Bangladesh's social protection spending is likely to have been overstated, with reported allocations showing 2.5% of GDP and 17% of the national budget in 2024-25. Many of these allocations—such as pensions for government employees (which alone account for almost 30% of social protection spending), subsidies, infrastructure projects, and interest payments on savings certificates—are inaccurately, and perhaps deliberately, labelled as social protection. Including numerous unrelated and irrelevant schemes in social protection allocations not only inflates the budget but also obscures the limited political commitment to addressing poverty and vulnerability, redirecting attention to the broader resource constraints faced by the country. When unrelated programmes are excluded, actual spending on genuine social protection measures falls below 1.5% of GDP (Figure 1) and 10% of the national budget.

FIGURE 1: Social protection spending in Bangladesh (% of GDP)



Source: Authors' estimation based on data from the Finance Division, Ministry of Finance.

The definition and scope of social protection programmes can arguably be quite broad. However, in that case, nearly any public spending could be classified as social protection, undermining the focus and intent of such spending. The World Social Protection Report 2024–26, published by the ILO, estimates that Bangladesh spends just 0.9% of its GDP on social protection.¹ This figure is markedly below the South Asia regional average of 3.8% and the averages of

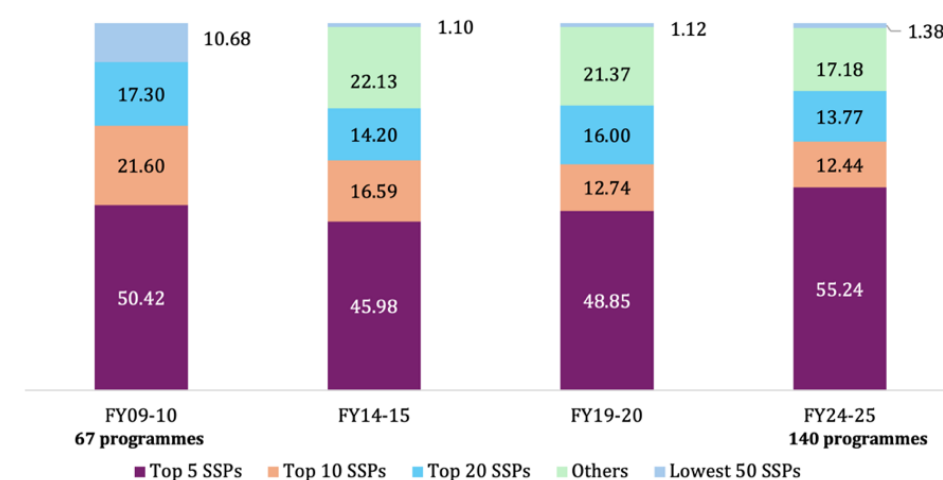
¹The ILO defines social protection programmes as encompassing nine areas: family and child benefits, unemployment benefits, old-age pensions, employment injury benefits, maternity benefits, disability benefits, and survivor benefits (ILO, 2024).

4.2% and 8.5% for lower-middle-income and upper-middle-income countries, respectively. Inadequate funding for social protection in Bangladesh stems from the government's limited fiscal space, as reflected in a low revenue-to-GDP ratio—just around 8%, among the lowest in the world—with almost the entire social protection budget being tax-funded in the absence of any significant contributory schemes.

Fragmentation of resources across too many programmes

In addition to the limited budgetary allocation, the excessively large number of social protection schemes has spread resources too thinly across too many programmes. Despite the recommendations in the NSSS, progress in consolidating and harmonising these programmes has been minimal, with the total number of schemes remaining as high as 140.² Consequently, the distribution of budgetary allocations is highly imbalanced, with the top five programmes absorbing over 55% of the total budget, while the smallest 50 account for just 1.3%. There are 110 schemes, each receiving less than 0.5% of the total allocation. The extremely limited funding allocated to most schemes prevents them from reaching a substantial share of eligible community members.

FIGURE 2: Allocation of social protection programmes (%)



Source: Authors' analysis based on data from the Finance Division, Ministry of Finance.

² The number of programmes declined from 138 in FY15 to 115 in FY24 before rising again to 140 in FY25. The Social Protection Budget Report 2024–25 indicates that the recent increase in social protection programmes is driven by the administrative requirements of financial budget management rather than an actual expansion in programme coverage. However, a closer review of individual schemes reveals that several previously operational initiatives that were earlier excluded from the formal social protection budget have now been incorporated. Many of these newly included schemes do not align with the core objectives of social protection. For instance, initiatives such as distributing free textbooks to students or the associated printing and logistics costs cannot reasonably be classified as social protection interventions. This expansion in programme count contradicts the core priorities of the NSSS, which emphasises consolidation and harmonisation of programmes to enhance efficiency and coherence. There was genuine progress on programme consolidation in a few instances, such as the merged Mother and Child Benefit Programme and the harmonised Stipend Programme. However, the overall system remains highly fragmented.

Absence of poverty- and vulnerability-based targeting in social protection

A defining weakness of Bangladesh's social protection landscape is the absence of a coherent targeting framework that explicitly prioritises poor and vulnerable populations. While poverty is conventionally understood as those living below the national poverty line, vulnerability encompasses individuals and households situated just above that threshold who remain at high risk of falling into poverty in the face of adverse shocks such as illness, climate-induced disasters, or economic downturns. Although vulnerability definitions vary across contexts, the NSSS operationalises it as those with incomes exceeding the upper poverty line but remaining below 1.25 times that level.

Despite the policy recognition, existing social protection schemes in Bangladesh are not structured to deliver income support based on either poverty or vulnerability status. The eligibility criteria of the individual programmes are such that poverty and vulnerability may not be the determining factor in participant selection. For example, in the Old Age Allowance scheme, eligibility is determined based on individual income and age without consideration of the household's overall economic conditions. Evidence from the Household Income and Expenditure Survey (HIES) 2022 confirms a large-scale exclusion of poor and vulnerable people from social protection interventions.

- Among all households receiving at least one social protection benefit, 6.6% were extremely poor, 13.5% moderately poor, and 17.1% fell into the vulnerable category. Strikingly, 62.8% of recipient households were neither poor nor vulnerable. Disaggregated by location, the pattern remains consistent: in urban areas, only 4.9% of recipients were extremely poor and 12% moderately poor, with 16.2% vulnerable, while 62% were neither. Despite relatively higher poverty rates in rural areas, just 7.1% of recipients were extremely poor, 13.9% moderately poor, and 17.3% vulnerable, while 61.8% of recipient households were not poor or vulnerable.

This reflects a fundamental disconnect between the stated policy objective of reaching poor and vulnerable people, as articulated in the NSSS, and the actual design and implementation of social protection programmes.

High targeting inefficiencies in social protection programmes

Targeting errors remain a critical weakness of Bangladesh's social protection system. Limited fiscal space and inadequate allocations across most programmes contribute to widespread exclusion errors, while irregularities in the participant selection process frequently lead to the inclusion of ineligible individuals (Razzaque et al., 2024). At the local level, the complexity of eligibility

assessments—typically based on income, land ownership, and age—further complicates accurate targeting.

As highlighted earlier, exclusion is particularly prevalent among poor and vulnerable population groups due to the way benefit schemes are designed. Even under programme-specific eligibility criteria, targeting inefficiencies persist. For example, exclusion errors (when eligible individuals are excluded) for the Old Age Allowance and Widow Allowance programmes stand at 25% and approximately 85%, respectively. Inclusion errors (when ineligible people are selected in the scheme) are also substantial at 16.3% and 26.5% (Table 1). These figures point to serious gaps in coverage and participant selection, reflecting broader inefficiencies in implementing targeted support programmes.

TABLE 1: Programme-specific exclusion and inclusion error in selected major social protection schemes (%)

Programme and eligibility criteria	Exclusion error	Inclusion error
Old Age Allowance: Minimum age (male 65 years, female 62 years) and annual personal income below Tk. 10,000	25.03	16.28
Widow Allowance: Widow/deserted by husband/destitute, annual individual income less than Tk. 15,000	84.80	26.47
Disability Allowance: Severe disability and annual income of beneficiary (less than 36,000)³	75.49	56.07
VGF: Poor and Landless	97.69	80.65
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)	98.88	64.18

Source: Authors' estimation based on HIES 2022 data.

³ 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.

To address these targeting inefficiencies, an initiative was undertaken by the Bangladesh Bureau of Statistics to develop a National Household Database (NHD) and implement a Proxy Means Test (PMT) to improve participant selection. However, it failed to deliver the survey results, and the data became outdated over time, underscoring the challenges and limitations of institutional capacity in building a robust, large-scale database for effective programme targeting.

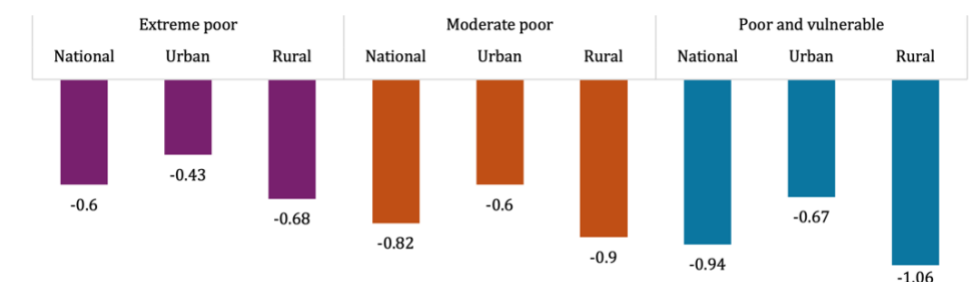
Low and falling real value of social protection benefits

Current social protection benefits are low, with monthly transfers from flagship schemes such as Old Age Allowance (BDT 600), Widow Allowance (BDT 550), and Disability Allowance (BDT 850) representing only 2-3.5% of per capita income. These benefits have not kept pace with inflation, eroding their real value over time. While per capita income more than doubled between 2015 and 2024, OAA and WA benefits rose by just 20% and 10%, respectively. Consequently, their value as a percentage of per capita income dropped from 4% to 2.4% for OAA and 4% to 2.2% for WA.

Marginal impact of social protection on poverty

Given the very low benefit amount, the impact of social protection on poverty is quite low. Microsimulations using HIES 2022 data show these programmes reduced extreme poverty by only 0.6 percentage points, moderate poverty by 0.8 percentage points, and vulnerability by 0.94 percentage points (Figure 3).⁴ This limited effect is due to a lack of focus on poverty, low benefit levels, and targeting errors. Eliminating inclusion errors and reallocating resources could reduce extreme poverty to 1.3 percentage points and moderate poverty to 2.5 percentage points, lifting an additional 1.1 million people out of extreme poverty and 2.5 million out of moderate poverty.

FIGURE 3: Impact of social protection programmes on poverty and vulnerability (percentage points), 2022



⁴ To assess the impact of social protection on poverty and vulnerability, counterfactual per capita consumption was estimated by subtracting monthly social protection transfers from household expenditure, assuming a marginal propensity to consume of one. Poverty and vulnerability rates were then recalculated using HIES 2022 thresholds, with the differences between actual and counterfactual estimates indicating the extent to which social protection reduces poverty and mitigates vulnerability.

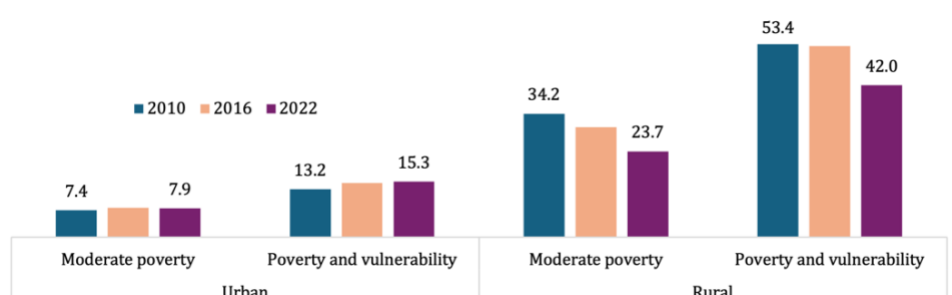
Source: Authors' simulations based on HIES 2022 data.

The urban blind spot of the social protection system

Urbanisation and demographic shifts have transformed Bangladesh's social profile, with the urban population rising from 23.4% in 2011 to 31.7% in 2022, and projected to surpass rural populations by the late 2030s (Razzaque and Rahman, 2025). Between 2010 and 2022, while poverty declined in both urban and rural areas, the reduction was much slower in urban areas (0.5 percentage points annually) compared to rural areas (1.2 percentage points). Although the urban poverty rate decreased, it is estimated that the absolute number of poor people in urban areas increased from 7.4 million in 2010 to 7.9 million in 2022 (Figure 4).⁵

Bangladesh's social protection system has not evolved to address growing urban significance. Of the 140 schemes in FY25, only 23 target the urban population, accounting for just 4% of total spending. In contrast, over 50 rural-focused programmes receive 27.4% of the budget.⁶ HIES 2022 data show that only 20% of social protection participants are from urban areas (Figure 5). Apart from pension schemes for government employees and allowances for freedom fighters, urban-focused social protection programmes are remarkably limited.

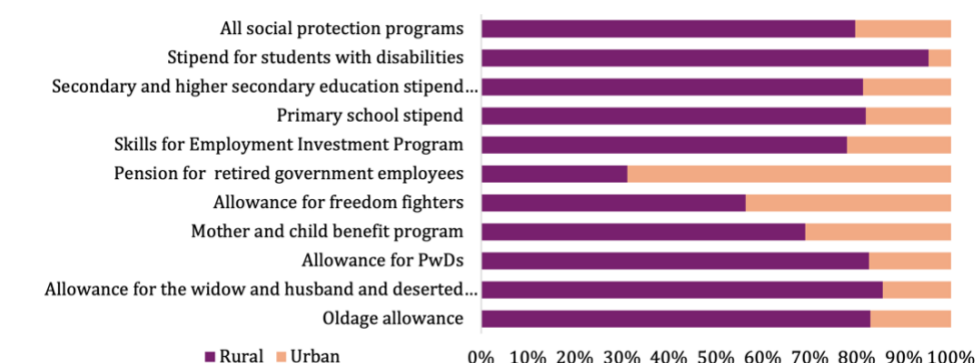
FIGURE 4: Number of poor and vulnerable in urban and rural areas (million)



Source: Authors' calculations based on HIES 2022 and Population and Housing Census data.

⁵ In comparison, rural poor people declined by 10.5 million (from 34.2 million in 2010 to 23.7 million in 2022). The number of poor and vulnerable people in urban areas soared by 2.1 million (from 13.1 million to 15.3 million) during this time, while rural poor and vulnerable people declined by 11.4 million.

⁶ In 2024-25, 70 social protection programmes targeted both urban and rural participants, covering more than two-thirds of the social protection budget. However, urban coverage of these schemes is low compared to rural areas.

FIGURE 5: Urban-rural social protection coverage (% of total), 2022

Source: Authors' presentation based on HIES 2022 data.

Non-existent social insurance or unemployment insurance in Bangladesh

Unemployment is not a key criterion for social protection targeting in Bangladesh. While workfare programmes like EGPP, EGPP+, and FFW address seasonal rural unemployment, they lack comprehensive coverage. The NSSS proposed a national social insurance scheme (NSIS) that includes unemployment, employment injury, sickness, and maternity benefits. However, progress has been minimal, with only a pilot employment injury scheme (EIS) for RMG workers being implemented. Although the Phase II Action Plan of NSSS includes ambitious timelines for introducing unemployment insurance, actual progress remains extremely limited. The implementation of the NSIS encounters significant obstacles, including conceptual, legal, institutional, and operational shortcomings (Moazzem et al., 2024). Furthermore, a lack of awareness about social insurance mechanisms and limited willingness or preparedness to finance these schemes through personal contributions further hinder its progress (Razzaque and Hasan, 2022).

Policy recommendations for dealing with structural gaps and emerging priorities in social protection

The challenges of social protection issues in Bangladesh highlighted above are complex and require a significantly reinvigorated policy response. The following recommendations outline a pragmatic reform agenda aimed at streamlining and strengthening budgetary allocations, improving coverage, efficiency, and equity in social protection delivery, and enhancing institutional readiness for emerging demographic and economic transitions.

Streamline social protection budget reporting to align with NSSS objectives and international standards

- Bangladesh's current approach to social protection accounting is problematic, as it encompasses numerous schemes that do not directly address poverty, vulnerability, or lifecycle risks faced by poor and marginalised groups. A comprehensive review and rationalisation of existing programmes is essential to realign spending with the core objectives of poverty alleviation and vulnerability reduction. This should begin with a clear redefinition of what constitutes social protection—guided by the principles of the NSSS and international standards such as those set by the ILO—to exclude non-relevant schemes. Programmes like civil service pensions, freedom fighter subsidies, and infrastructure-related expenditures should be reported separately. Establishing a disaggregated and transparent budget that clearly distinguishes core social protection interventions from ancillary items would enhance fiscal discipline, improve transparency and accountability, and facilitate meaningful progress in consolidating and harmonising the system.

Budgetary allocation for social protection must be significantly increased to ensure that all eligible individuals are covered under core lifecycle programmes

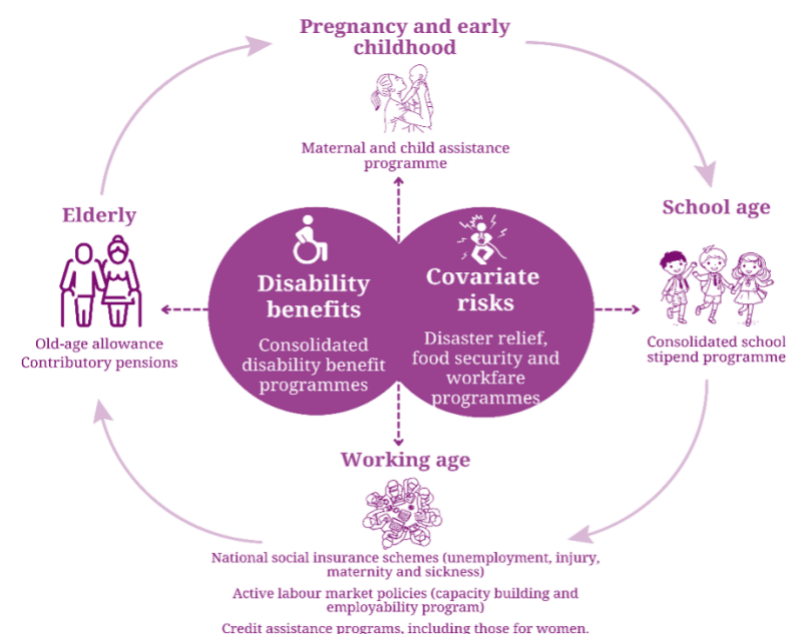
- Without a substantial increase in funding, the majority of eligible participants will continue to be excluded from support. At the same time, efforts to reduce inclusion errors—through better targeting and administrative efficiency—can improve the effectiveness of spending and free up resources for those genuinely in need.
- A phased approach should be adopted to gradually expand coverage under flagship schemes such as the Old-Age Allowance, Widow Allowance, Mother and Child Benefit Programme, and Disability Allowance. Available estimates suggest that full coverage under these programmes would require an additional allocation equivalent to just 0.4% of GDP—less than half of the actual (reclassified) social protection spending as discussed earlier (Figure 1).
- While limited fiscal space is undoubtedly a constraint, a stronger political and institutional commitment to social protection can, in turn, support revenue mobilisation, particularly in Bangladesh, where the tax-to-GDP ratio remains exceptionally low at around 8%.
- In addition to strengthening tax-financed schemes, there is a clear opportunity to introduce a contributory Social Insurance system for eligible taxpayers, drawing on international good practices to enhance sustainability and expand coverage for the working-age population.

- The government should also explore innovative financing instruments—including social protection bonds, lotteries, and the strategic use of zakat funds—by adapting successful experiences from other countries to complement existing resources and reduce reliance on general taxation.

Consolidating and harmonising social protection schemes must be a top and urgent priority for enhancing the efficiency of social protection programme management

- Persistent fragmentation and inefficiencies in Bangladesh's social protection system underscore the urgent need for programme consolidation and harmonisation. Consolidation involves merging overlapping schemes to improve efficiency and resource use, while harmonisation enhances alignment across existing programmes without necessarily combining them. Both must be approached carefully to avoid unintended exclusion or reduced benefits.
- Initial opportunities include merging food-based schemes such as OMS and TCB truck sales, integrating overlapping workfare programmes like EGPP, EGPP+, FFW, WFM, and Test Relief, and consolidating smaller relief initiatives into a single humanitarian assistance programme. Likewise, unifying schemes targeting vulnerable women, such as VWB and ICVGD, could improve both efficiency and outcomes.
- Over the medium term, the system should be streamlined to a manageable 15–20 programmes aligned with lifecycle risks. Core schemes could include the Mother and Child Benefit Programme, harmonised school stipends, disability allowances, old-age support, and social insurance mechanisms for the working-age population, alongside programmes for covariate shocks (Figure 6).
- To support this transition, stronger institutional leadership—particularly from the Cabinet Division and Ministry of Finance—is essential. Clear timelines, coordinated oversight, and alignment with NSSS goals will be critical to sustaining momentum and ensuring that consolidation enhances coverage, efficiency, and coherence.

FIGURE 6: Programme consolidation around the lifecycle framework



Source: Authors' illustration.

Transfer values of all social protection programmes should be regularly adjusted for inflation

- The social protection benefits in Bangladesh are adjusted on an ad-hoc basis, lacking a systematic mechanism for regular review and adjustment. As a result, the real value of benefits has diminished over time. To address this challenge, the NSSS has emphasised the need for inflation adjustments in all cash transfers under lifecycle-based core schemes. Regular review and adjustments with benchmark economic indicators such as CPI or inflation, as well as per capita GNI, would ensure that benefits retain their real value and keep pace with economic progress. To prevent the erosion of real benefit value from social protection and maintain the programme's impact on poverty and vulnerability, the government should institute a regular and systematic review and adjustment of the social protection transfer in line with economic conditions.

Minimising targeted errors will require a multifaceted approach combining transparent, data-driven, and community-based mechanisms

- Reducing targeting errors in social protection requires a multifaceted strategy combining data improvements, institutional reforms, and community engagement. Selection mechanisms must be grounded in observable, verifiable, and user-friendly criteria, with regularly updated income thresholds and streamlined processes that explicitly account for poverty and vulnerability.

- Tackling local-level irregularities and malpractice is vital; incorporating community participation and local NGOs into the targeting process can enhance transparency, legitimacy, and fairness in selecting program participants.
- Bangladesh's long-standing experience with NGO-led community development offers an important institutional asset. NGOs can play a strategic role in improving targeting accuracy and strengthening local accountability and monitoring outcomes, particularly in underserved areas.
- Given the prolonged delay in releasing the National Household Database (NHD) and concerns over its cost-effectiveness, a pragmatic alternative is to scale up the social registry being developed by the Department of Social Services (DSS) based on data collected from applicants. Involving other government agencies and integrating data across programmes could yield a decentralised, cost-efficient registry that generates Proxy Means Test (PMT) scores to inform eligibility decisions. Community validation through public meetings should follow initial selection to ensure accuracy and legitimacy.
- The survival verification process introduced by DSS should be institutionalised and extended across all cash-based programmes to combat fraud, minimise leakage, and protect the integrity of benefit delivery.

Establishing dedicated income support programmes for poor and vulnerable people will be an effective way to address deprivation of the most marginalised

- A core limitation of Bangladesh's current social protection system is the absence of programmes designed to provide sustained income support to poor and vulnerable households. This structural gap significantly constrains the system's capacity to address poverty and reduce vulnerability at scale. Bridging this gap requires designing and introducing comprehensive interventions targeted at those most at risk. A careful assessment of the available options, grounded in fiscal reality and institutional capacity, is essential if the system is to evolve toward delivering meaningful support to those who need it most.
- One potential avenue is to adopt multidimensional approaches that combine financial support with capacity-building components. For instance, models that integrate cash stipends with asset transfers, skills training, and mentoring—such as those developed under BRAC's Ultra-Poor Graduation programme—have demonstrated effectiveness in helping marginalised populations escape extreme poverty through a sequenced and sustained support structure.

- In parallel, simplified transfer mechanisms such as a Universal Basic Income (UBI) could be explored in contexts where conventional targeting is administratively burdensome or prone to error. While universal implementation would place substantial demands on public finances, alternative modalities—such as a geographically targeted or poverty-specific UBI—offer a more fiscally viable path. Recent estimates suggest that covering the poorest 40% of households would require around 3.5% of GDP, whereas limiting coverage to those below the poverty line would reduce this to just 1.35% (CPD, 2024).

Expanding urban social protection in line with Bangladesh's evolving demographic landscape should be given the utmost consideration

- Given Bangladesh's ongoing urban transition, expanding social protection coverage in urban areas is no longer optional but imperative. Urban poverty and vulnerability—often linked to informal employment, insecure housing, and exposure to economic and climate-related shocks—require dedicated interventions that reflect urban populations' specific risks and needs.
- A key policy priority should be the extension of core lifecycle-based schemes—such as allowances for the elderly, widowed, and persons with disabilities, school stipends, and the Mother and Child Benefit Programme—to urban settings at scale. In parallel, rural workfare programmes should be adapted to urban contexts, with modifications to address urban labour markets and service delivery constraints. Programmes like Open Market Sales (OMS) and TCB truck sales, which provide essential goods at subsidised prices, can be critical stabilisers for vulnerable urban households, particularly during inflationary or crisis periods.
- The Urban Social Protection Strategy and Action Plan (USPSAP), developed by the Cabinet Division and GED, offers a strategic framework to guide this transition. Its effective implementation is essential to institutionalising urban social protection, ensuring that growing urban populations are not left out of the national protection system, and strengthening overall social resilience in the face of future shocks.

Accelerate contributory social insurance to safeguard the working-age population

- To build a fiscally sustainable and inclusive social protection system, Bangladesh must strongly push toward implementing contributory social insurance schemes—anchored in employer and employee contributions—beginning with unemployment insurance. This marks a

critical step in addressing the long-standing gap in income support for the working-age population.

- A national unemployment insurance scheme should be prioritised and operationalised through a phased, time-bound plan. Given the high prevalence of informality in the labour market, initial implementation should focus on formal sector workers, with a view to gradual expansion toward the informal sector as coverage mechanisms evolve.
- In parallel, the successful piloting of the Employment Injury Scheme (EIS) in the RMG sector—co-financed by buyers—provides a useful model. Drawing on this experience, the government should develop and roll out a national EIS framework backed by a clear roadmap and legal architecture.
- In line with the NSSS, other contributory schemes—covering maternity, sickness, and disability benefits—should also be gradually introduced to strengthen income security and resilience among working-age individuals. To support this effort, the Ministry of Labour and Employment (MoLE) should establish a dedicated Social Security Unit to design, implement, and monitor these schemes in coordination with relevant stakeholders.

Lay the groundwork for the next phase of social protection reforms

- With the current National Social Security Strategy (NSSS) set to conclude in 2026, preparations for the next phase must begin without delay. This is a critical moment to evaluate the past decade's experience—identifying what worked, where gaps remain, and how future reforms can more effectively respond to persistent and emerging challenges, including urbanisation, inequality, and climate change.
- Strengthening the Ministry of Social Welfare (MoSW) is central to this effort. As the lead agency for lifecycle-based programmes, the MoSW requires immediate institutional investment, including a comprehensive needs assessment and a dedicated capacity-building budget in the upcoming fiscal year.
- Establishing robust coordination across ministries is equally important. Interministerial collaboration mechanisms and monitoring systems must be strengthened to ensure a cohesive and well-executed transition to the next generation of social protection in Bangladesh.

Conclusion

In light of deepening inequality and evolving socio-economic risks, rethinking social protection architecture has become more important than ever. This is especially true given recent political shifts that have brought economic reform and equity to the forefront of national discourse, creating a timely window for transformative action.

This paper has identified persistent structural weaknesses—such as a limited resource base, lack of poverty and vulnerability focus interventions, programme fragmentation, weak targeting mechanisms, and the limited coverage of the urban population—affecting the effectiveness of the social protection system. Addressing these gaps calls for reorientating priorities, including increased budgetary allocations, consolidating and harmonising existing programmes, expanding urban and lifecycle-based interventions, establishing contributory social insurance mechanisms, etcetera. As the current social protection strategy nears its conclusion, it is an opportune moment to reflect on past lessons and chart a more inclusive, transparent, and efficient course for the next phase of social reforms for building a modern and effective system. Delivering this vision will require renewed political commitment, enhanced institutional capacity—particularly within the Ministry of Social Welfare—and strengthened inter-ministerial coordination. Leveraging digital tools, engaging NGOs and local governments, and aligning development partner support with national priorities will be essential to sustain progress.

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