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PROJECT DOCUMENT

[Bangladesh]

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Brief Description

The Social Protection Policy Support (SPPS) Programme responds to deficiencies in the existing social protection system and a need for system reconfiguration. The current document has been developed on the basis of suggestive reforms by the first mid-term review of National Social Security Strategy (NSSS) of Bangladesh, other diagnostic research and response to COVID-19 pandemic in Bangladesh social protection system. The current ProDoC 2014-2017 has been extended two times with no-cost extension for 2018 and 2019-June 2020 under the TPP of SPPS Programme. Now, going to the revision for cost extension until 31 December 2025.

The Programme has two components: (1) Governance of Social Protection, with the purpose of ensuring better governance of social protection by helping to build coordination, M&E and reporting functions while strengthening research and analysis capacities in order to build a more effective evidence base for effective policy development; (2) Stronger Social Protection Systems, with the purpose of developing a modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers and promote linkages to ensure effective coordination. This cooperation is the cost-extension of continuation of the current SPPS Programme will be implemented by two agencies: Cabinet Division (Coordination, capacity building role) and General Economics Division (GED) (pilot, research, policy and plan) in partnership with UNDP over a five- and half-year cycle from July 2020 to December 2025.

<p>Contributing Outcome (UNDAF/CPD, RPD or GPD): [2.1] Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks.</p> <p>Indicative Output(s) with gender marker²: [2.1.2] Poor families are less vulnerable to external shocks through greater access to financial & insurance services, social safety nets with clear graduation strategies (GEN2)</p>	Total resources required:	\$12,448,649	
		UNDP:	\$1,535,743
		DFID:	\$3,145,478
		DFAT:	\$4,336,888
		Government:	
		In-Kind:	
	Unfunded:	\$3,430,540	

Agreed by (signatures)1:

Economics Relations Division	Cabinet Division	General Economics Division	UNDP
 26/7/2020			
Date:	Md. Kamal Hossain Secretary Coordination & Reforms Cabinet Division Govt. of the People's Republic of Bangladesh	Date:	Prof. Shamsul Alam Member (Senior Secretary) General Economics Division Planning Commission Govt. of the People's Republic of Bangladesh

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I. SITUATION ANALYSIS

1.1 Introduction: Poverty Traps and Pro-Poor Social Protection

The absolute poor in Bangladesh are locked in a *poverty trap* – they face severe risks and vulnerabilities and cannot afford the high return but precarious opportunities that hold the potential to lift them to more sustaining livelihoods. Without some mechanism to protect themselves from the worst downside of the associated risks, the poorest face a state of distress which undermines their productivity, and this state cannot be escaped without external help. The fault-lines lie in their initial disadvantaged status – created by a lack of very basic human capital and a pernicious risk aversion constraint. So long as these adverse initial conditions hold, the asset-poor will continue to be impoverished by their low productivity. Without an external *big push*, the chances of their fully escaping the poverty trap are slim. This is especially true of the poorest, who live in what Banerjee and Duflo (2012) term an *S-shaped world*, characterized by an effective ceiling which limits productivity and hence welfare improvements above the basic subsistence level. Two steps can help enable sustained exit from poverty: first, poor families need to accumulate certain threshold levels of investment²; second, the biting risk-aversion constraint needs to be lifted. The poor have no real fall-back position and face what Sen describes as *starvation set of choices*, since the risk of failure in their chosen enterprise is the complete loss of livelihood.

While some evidence indicates that poverty traps have diminished in importance compared to previous decades, the dynamic of unmitigated risk continues to stifle the initiative that might otherwise enable the poorest households to climb out of poverty. Social protection provides the assurance that people's most basic needs will be met—not only providing social returns in terms of reduced poverty and vulnerability but also promoting more productive investment. The extent to which social protection programmes are able to help the poor hangs on their ability to generate the necessary threshold level of assets and to provide effective social insurance. This cannot be satisfied by programmes that offer only modest transfers, which usually are unable to make any significant dent on the poverty trap. Tokenistic social protection while appearing to offer rapid scalability is no real solution.³ Overcoming the poverty trap through social protection schemes is more difficult in a low growth context, and Bangladesh has achieved some measure of economic success, providing a favourable backdrop.

It is important to underline the centrality of the wider operating environment and the enactment of systemic reforms in securing sustainable poverty reduction. National frameworks and a supportive political consensus formed the basis of success in industrialized economies and latterly in middle income countries. From *Bismarck* and *Beveridge* in Western Europe to the latter-day *Oportunidades* and *Bolsa Familia* in Latin America, all successful reforms have at their heart a comprehensive strategy and a sound socio-political grounding. While Bangladesh has a growing reputation for delivery, it is only now establishing the basis of a strategic level response and a matching political consensus.

1.2 The Country Context of Social Protection

² An S-shaped curve depicts a pattern of initial growth in the incomes of the poorest, followed by a rapid tail-off and stagnation. Applied to the poor, increases are limited as they are unable to generate adequate future assets given the adverse initial asset conditions, see Banerjee and Duflo (2012). There is some evidence of this in the Bangladesh data. In the S-shaped world, the correlation between current and future assets is likely to be lowest for the poorer groups. Thus, using a panel of 2000 and 2008 data on nationally representative rural sample of 62 villages, we find that the correlation coefficient between the present and future assets is extremely low for the poorer groups, ranging from 0.088 for non-agricultural labour, 0.121 for agricultural labour and can be as high as 0.339 for farming and 0.749 for business.

³ On this, see Sen and Hulme (2006).

Bangladesh's economic and social gains accumulated over the past two decades stand in sharp contrast to early doomsday pessimism about its long-term development prospects⁴. Durability across the see-saw of economic fortunes, natural shocks, and political circumstances is a key theme of developmental progress in Bangladesh. There are countries which have done well in areas of growth, but not as well in respect of human development. Equally, there are countries which have done well in human development but failed to match that record with better growth performance. Bangladesh belongs to that small group of nations which have done well on both. Yet questions can be raised about the connections between these positive outcomes and policy choices, and rather it might be argued that the causes are more accidental and contingent on prevailing social and economic structures. Informal social solidarity and equity of public provision looms large in the national psyche. Moreover, abundance of labour, i.e. a country's basic resource endowment, lies at the heart of the pro-poor nature of the country's growth model. However, these favourable basic conditions cannot be taken for granted. Major structural change is underway, economic, and with them political, inequities are fast emerging – between regions, between urban and rural, and between rich and poor.

In this section we discuss these issues from the vantage point of social protection. We group these issues into 6 themes: (a) growth and structural transformation, (b) resilience against shocks, (c) poverty and inequality, (d) productive employment, (e) women's advancement, and (f) human development. Each is addressed in turn.

1.2.1 Growth and Structural Transformation

For poverty reduction and social inclusion, a necessary precondition is sound growth sustained over decades. Moreover, it is difficult to have inclusive social protection when growth is faltering. Higher GDP allows potential for allocating the dividends to social protection programmes. Improved growth also performance promotes structural transformation of the economy, which, in turn, creates demands for new forms for protection associated with rural income diversification and urbanization.

The first point to note is that Bangladesh's per capita GDP has more than doubled between 1991/92 and 2010/11, and there has been a marked acceleration in overall growth in the 2000s (notwithstanding the shocks encountered in the second half of 2000s). Per capita GDP increased by 33% over, and by 57% during, the 2000s (see Figure 1).⁵ The four key drivers of this improved performance were steady improvements in agricultural output, major growth in labour intensive manufacturing especially ready-made garment (RMG) exports, and considerable overseas remittances. This growth acceleration was achieved while maintaining macroeconomic stability: between 1975 and 2019, the overall budget deficit averaged around 5.5%, the current account was in surplus and inflation (until very recently) remained between 5 and 6% of GDP. This was accompanied by less dependence on external aid which was around 10% of GDP in 1980/81, but less than 2% in recent years. Bangladesh has performed very much better than the highly adverse initial expectations.

A second aspect is the considerable structural transformation that accompanied the more recent growth acceleration episode. This is reflected both in terms of change in the sectoral composition of national output and the degree of integration with global markets. Bangladesh represents the only country in the LDC category with a manufactured exports share exceeding 90%. Yet this is also a relatively recent phenomenon. Between 1977 and 1982, exports averaged about 7% of GDP; in 2000-05 they reached 13% of GDP; in 2006-

⁴ Such pessimisms have been voiced influentially by Faaland and Parkinson (1975) and have been subjected to critical examination in BIDS (2001) and Sen and Hulme (2006).

⁵ The 2009/10 growth rate estimate is 6%, while that for 2010/11 is 6.7%, and 2018-19 more than 7%.

10 rose further to 18% of GDP. Similarly, the urbanization rate has increased from 12% between 1983 and 1994 to just above 35% in late last decade. Once an agrarian economy, Bangladesh has become increasingly urban, industrial and integrated within global commerce - through both manufactured exports and overseas migration of workers⁶. This level of transformation has three implications for social protection. First, rural social protection cannot be based on agro-oriented activities alone, and must take into account the increasing trends towards off-farm diversification as well as ever increasing effects of domestic and international migration.⁷ Second, increased urbanization combined with substantial rural-urban seasonal migration as a route to reduce rural poverty underlines the growing role which must be played by urban social protection schemes. Third, greater integration within global markets also entails increased vulnerability. This result not only from short-term macro-economic management pressures during bad times, but also for greater social protection for income groups susceptible to economic shocks. For instance, rising inflation in recent months has implications for the real terms purchasing power of social transfers for the poorest.⁸

However, the impact of inflation (especially in food prices) also needs to be viewed from the perspective of producers. Bangladesh entered into a phase of rising inflation starting from 2007/08 when the growth rate started accelerating beyond 6% and poverty started to fall at a faster rate (see below). While the price shocks created new challenges for social protection, rising grain and food prices provided stimuli to farm producers, as evidenced in the faster growth of the agricultural sector between 2007 and 2010. This was aided by a supporting public policy package in the form of input subsidies, greater access to credit, proactive technological and extension services to support farmers' efforts to grow more crops in unfavourable environments through the spread of drought, flood and salinity-resistant crops. The non-crop sector such as livestock, poultry and fisheries also displayed robust growth.

It is worth noting however, that these positive trends have still not staved off the impact of short-term economic pressures on the poor and vulnerable. Thus, the need for social protection to ameliorating these pressures remains. Moreover, the ongoing dash for growth may well exacerbate these trends. The current fiscal and balance-of-payments difficulties is a case in point and crucially also, the austerity package which is likely to be introduced as a result of the policy response. The immediate trigger for such difficulties was the higher cost of oil but also, increased consumption and the retention of generous fuel subsidies.

1.2.2 Resilience against Shocks

The country has exhibited considerable economic resilience in the face of domestic and external economic shocks. The sources of this resilience were steady growth, agricultural production, impressive expansion in RMG exports, substantial flows of overseas remittances and the maintenance of fairly stringent capital controls. Agriculture is especially important in that it provides a base level of output and sustains a large, and predominantly vulnerable,

⁶ While the share of agriculture dropped from 29.2% to 20.1% during the entire period between 1990/91 and 2009/10, the share of industry (including construction) has increased from 21.0% to 29.9%. Although the service sector's share has remained unchanged at around 50%, there has been a marked shift from low-value added services to high-value added services. The openness index—a measure of integration with global market—has increased from 17% in FY1991 to 33% in FY2001, rising to 43% in FY2009. If one takes into account the share of overseas remittance as proportion of GDP (assessed at around 10% in the late 2000s), the integration with global markets would encompass more than 50% of GDP.

⁷ For instance, land which was previously cultivated by the rural rich may now be given to the rural poor under pressures of economic migration. Similarly, feminization of agriculture in the poorer households may have become more pronounced due to increased male out-migration from villages. Such changes have implications for SWAPNO aiming at livelihood improvements of the rural poorest women.

⁸ Annual average inflation which came down from 9.9% in 2007/08 to 6.5% in 2009/10 is again on rise in 2011/12. It is currently assessed at around 10.1% on point-to-point basis in March 2012.

population. Its performance has exceeded expectations in the last three years, but this is also a product of relatively benign climatic conditions. The performance of the RMG sector has been more spectacular and Bangladesh has emerged as a global leader in RMG exports, based on wage competitiveness, and is likely to retain this role. The opening up of the Indian market in 2011/12 will provide a further boost to exports.⁹ Yet RMG is predominantly an urban activity and its income effects are less distinctly pro-poor than agriculture. Remittance earnings, although affected by the global slow-down have registered positive growth in the past two years.¹⁰ In contrast to elsewhere, studies have shown these flows have had a genuinely positive impact on the incomes of the poor and the building of resilience. Finally, while there has been flexibility, the capital account has remained highly restricted. Alongside limiting capital flight this has also ensured the insulation of the domestic economy from more volatile flows¹¹.

Shocks related to basic and increased environmental vulnerabilities associated with climate induced change as well as changes brought about by man-made interventions (whether they are conceived within the national border or beyond it - as in the case of water sharing with India) are also very significant. As a country with one of the highest population-densities in the world, situated on an active deltaic region with constant exposure to adverse events such as flooding, storms, sea-level rises, and ever-changing courses of the rivers, ecological problems lie at the heart of the long-term development problem. These natural processes often act as deterrents to long-term private investment as private investors require a degree of certainty and stability. Future social protection delivery and strategic management therefore need to be environmentally sensitive and mindful of climate-induced change. These shocks also have more immediate social protection impacts – notably on food supply and the cost of foodstuffs. A major climate event would have sizeable inflationary impacts in both rural and urban areas, and on both food and non-food prices.

COVID-19 Crisis

On 18 March 2020 Bangladesh confirmed the first death from the novel corona virus with a total of 20,000 people infected with 300 death as of 17 May 2020. With a total population of approximately 166 million, Bangladesh is exposed to high risk in terms of infections. Of particular concerns are millions of people living in low-income communities in overcrowded conditions. High prevalence of chronic malnutrition coupled with inadequate access to health services makes the urban and rural poor more vulnerable to various health problems. If the corona virus spreads to the low-income community, the transmission will rapidly spread, resulting in a severe uncontrollable outbreak.

The United Nations Country Team (UNCT) is assisting the Government of Bangladesh, to implement its National Preparedness and Response Plan (NPRP) intended to control the COVID-19 outbreak. To this end a multisectoral approach is proposed, consisting of a coordination platform linking key stakeholders. The overall goal of the proposed coordination platform will be to contribute to the National Preparedness Response Plan (NPRP) of Bangladesh to contain COVID-19 and minimize collateral impacts. UNDP's support to Bangladesh to mobilise an effective, multi-sectoral, equitable, inclusive, human rights-based crisis response to COVID-19 is part of the wider and coordinated UN response, and in consistence with WHO's COVID-19 Strategic Preparedness and Response Plan.

⁹ The recent evidence supports this view. Bangladesh's exports grew impressively by 41% in 2010/11 thanks to the stellar performance of the RMG sector. Even in 2011/12, the export growth starting already from a very high base is likely to be around 14% based on current trends.

¹⁰ 6-monthly data show that it was US\$ 5.55 billion in 2010/11 (July-December) rising to 6.07 billion in 2011/12 (July-December) i.e. registering a 9.3% growth.

¹¹ A potential downside of non-convertibility, however, has been relatively weak DFI.

Considering the limited economic activities and risk of spread of infection, GOB is implementing a number of activities related to social protection. These include: 1) to make all food security related programmes scaled-up, particularly food-friendly card basis programme in rural areas; 2) to implement urban Open Market Sell (OMS); 3) consider unemployment / salary support to formal and informal workers affected by business closures, social distancing, and quarantine precautionary measures; 4) if situation worsens for a lengthier period, fiscal space would be a major challenge by compromising some crucial development projects, and in this regard government may seek budgetary support from development partners on needs based social protection responses; 5) possible inclusion of COVID-19 and pandemic responses in 8th Five Year Plan; 6) manual labourers both in formal and informal sectors, marginalised and disabled people are more at risk to covariate shocks, therefore development of short, medium, and long-term coping mechanism strategies on urgent basis need; and 7) to supplement government's immediate food and cash transfer programme to the poor or people in need – a hotline mechanism (333) enabled with social protection to be in place to mitigate complaints / grievances.

1.2.3 Poverty and Inequality

Trends in poverty and inequality have implications for the design of social protection programmes. A faster pace of decline in poverty—supported by decreasing inequality—would mean less resource requirements for social protection. The structure of poverty, meaning the distribution of the poor between extreme and moderate poverty also matters, as predominance of the extreme poor category among the poor would imply greater ethical claims for social protection compared to the scenario where poverty is mainly constituted by the moderately poor category. The nature of poverty dynamics is another consideration, especially the question as to whether the observed level of poverty reduction is a sustainable one or merely temporary oscillation around the poverty line. Where poverty trends are susceptible to considerable variability over time and/or spatially, the claims on the social protection system can be larger on the part of the vulnerable non-poor.

Several aspects of poverty and inequality trends in Bangladesh are noteworthy. First, poverty fell from 49.8% in 2000 to 21.6% in 2018 (as per the GED study). This represented a marked acceleration in the pace of poverty reduction— around 2 population percentage points per year. Similar trends have been observed with respect to the poverty-gap and the squared poverty-gap measures, which are more sensitive to the poorest groups. Moreover, the *absolute headcount – the numbers in poverty* – has also declined during the first decade of 2000s.¹²

Table 1: Poverty Head-Count Ratio (HCR), 2000-2018

	Upper Poverty Line					Lower Poverty Line				
	2000	2005	2010	2016	2018	2000	2005	2010	2016	2018
National	49.8	40	31.5	24.3	21.6	33.7	25.1	17.6	17.6	9.4
Urban	36.6	28.4	21.3	18.9	16.3	19.1	14.6	7.7	7.7	6.1
Rural	53.1	43.8	35.2	26.4	24.5	37.4	28.6	21.1	21.1	11.2

Source: HIES Report (various issues), Bangladesh Bureau of Statistics (BBS); and Sample Household Survey, GED, Planning Commission for Study on Employment, Productivity and Sectoral Investment in Bangladesh (for figure 2018).

Second, the drop in the extreme poverty HCR is higher than moderate poverty during the entire period between 2000 and 2018. This is consistent with other trends such as the rise in real agricultural wages, especially since the mid-2000s. Indeed, the ratio of extreme poverty

¹² This can be judged by comparing the annual *percent* decline in headcount with the annual population growth rate over the same period. Thus, the national poverty headcount has dropped by 3.56 *percent* per year during 2000-2016 compared to the population growth rate of 1.5% in the same period.

to total poverty has fallen consistently over the past two decades. Nevertheless, the extreme poor still constitutes a majority of the poor- accounting for 56% of the national poor and 60% of the rural poor. It is only in case of the urban areas that the extreme poverty claims a minority share (of 36%).

Third, inequality is both important in its own right as a threat to social inclusion and human development, and in limiting the level of poverty reduction, as a worsening of the income distribution *blunts* the poverty impact of economic growth. While the growth process in 2000s has been broadly pro-poor, with static levels of consumption inequality, there has been long term secular deterioration with the Gini ratio rising from 27.6 in 1991 to 32.4 in 2016, an increase of some 16%. This has also been accompanied by qualitative evidence of growing disparities, an on-going worsening of the income Gini (though this is not a wholly reliable measure of change), and growing spatial inequality, given by growth in the *between* component of the Theil index which deteriorated by some 3% between 2005 and 2016. Rising income inequality will pose a challenge to achieving inclusive development. Had inequalities been better contained, the rate of poverty reduction in Bangladesh could have been faster. The relevant data is reported in the table below.¹³

Table 2: Consumption Inequality in Bangladesh, 1991-2016

	HIES Data					
	1991/92	1995	2000	2005	2010	2016
National	27.6	33.5	33.5	33.2	32.1	32.4
Urban	31.1	36.1	36.4	36.5	33.8	33.0
Rural	24.9	27.7	28.1	28.4	27.5	30.0

Source: HIES reports (successive years).

Fourth, results of a Gini decomposition by Osmani and Sen (albeit based on per capita incomes) suggests that non-farm self-employment income, remittance income from abroad, and salaried income are main *disequalizing* sources, with these disproportionately favouring the non-poor. Among these, the most significant contributor to a rise in rural income inequality is associated with unequal access to international migration (see, Osmani and Sen 2011).

Fifth, an important feature of the distributional dynamics 2000s relates to the divergence between consumption and income inequalities in rural areas. While the consumption Gini has remained stable in the decade of 2000s, the income Gini has increased markedly. Some commentators have argued that this is explained by the fast expansion of the access to MFI credit to the poor, which has eased the liquidity constraints faced, led to improved inter-temporal consumption smoothing, and helped finance faster consumption growth in poorer income groups (see, Osmani and Sen 2011). The sustainability of MFI-led consumption growth process, however, remains an unresolved question, as the microfinance market is fast nearing a saturation point. But it is worth noting, additionally, that income-based distributional comparisons are generally unreliable over time within LDCs, given the level of structural change and progressive formalization.

1.2.4 Productive Employment

¹³ The Gini series of 1991/92 through 2000 is taken from Khan and Sen (2006); the 2005 number is from Khan (2005); the 2016 number represents official BBS estimate (BBS 2016). Note that the alternative series of income inequality estimates are based on precise definition of “income” compared to the deficient definition adopted by BBS. The other important difference is that the BBS estimates of Gini index for earlier years are based on “per household classification” rather than on the theoretically desirable “per capita classification” adopted in the alternative estimates (on these issues, see Khan and Sen 2000; Khan and Sen 2006).

The generation of productive employment is integral to discussions on inclusive growth and directly relevant to social protection programmes as many of the latter actually take the form of work-fare schemes. The role played by the growth in jobs is fundamental for understanding the developmental transformation taking place in Bangladesh.

Bangladesh's success achieving strong economic growth, reducing poverty and maintaining social cohesion in the face of rising inequalities and political uncertainties over the past two decades has largely hinged upon its ability to foster upward mobility of the relatively unskilled labour of rural areas. This has been achieved by increasing productivity in agriculture (to release surplus labour) and by encouraging diversification and industrialization as well as domestic rural-urban migration at low skill levels (into construction, manufacturing sectors and a largely informal service sector). In turn, the growth in overseas remittances has been significant in stimulating growth and domestic demand.

The story of the upward mobility of the relatively unskilled labour through access to productive employment is consistent with other evidence. First, there is the tightening of the labour market with declining under-employment and unemployment in both rural and urban areas. The evidence suggests declining underemployment (defined as 35 hours of work per week); the latter has dropped from 43.4% to 34.2% between 1989 and 2002. There is also a tightening of the rural labour market (with substantial increase in real wages in agriculture from a level equivalent to less than 2.5 kg of rice in 1983 to currently about 5 kg of rice).

Second, there has been an increase - contrary to the initial expectations- in the share of operated land under share and fixed rental arrangements from 20% in 1988 to about 40% in 2008, providing enhanced land access to the poor via the tenancy market (Hossain and Bayes 2009). This was one of the key channels of upward mobility of the poorest, as evidenced from the experience of UNDP's Rural Employment Opportunities for Public Assets (REOPA) project.

Third, there has been pronounced sectoral shifts towards non-crop and non-farm employment opportunities in rural areas combined with a noticeable rise in rural-urban migration and rapid pace urbanization, especially in the 2000s.¹⁴ All these point to the gradual decline of the surplus labour (especially male) from agriculture and emergence of the non-agricultural sectors as the key drivers of national economic growth. Agriculture has however, remained significant in supporting a base level of activity, and in sustaining rural income incomes and domestic demand.

1.2.5 Women's Advancement

Although precise data are not easily available based on consistent definition, there is little debate about the substantial increase in the female labour force participation rate over the past two decades. Increased participation of female labour was already visible in the 1990s: female labour force participation (based on conventional definition) at the national level increased from 8.9% in 1983/84 to 18.3% in 1995/96, rising further to 22.3% in 1999/00 (Mahmud 2003). This has registered further increases during the 2000s -rising to 26.1% in 2002/03 and 29.2% in 2016.

The role of female labour has been instrumental in achieving key national economic and social goals. Female labour has been the lynchpin of the stellar performance of the RMG export sector based on low-wage competitiveness; it provided the main social base for the rapid expansion of MFI programmes in rural and urban areas; its role has been a key to understanding the performance of the country on basic educational and health SDGs. In

¹⁴ Such shifts have been more pronounced in the portfolio of rural income and assets and not as much in the structure of rural employment, which is still dominated by agriculture.

recent years, following gradual withdrawal of male labour from agriculture, there has been a noticeable feminization of employment activities in crop and non-crop agricultural sectors - a pattern that has implications for the design of female livelihood type projects.

1.2.6 Human Development

Bangladesh is on-course to meet the poverty SDG target - specifically target 1 of halving the incidence of poverty. It has already achieved the SDG4 on infant and child mortality. Although the target of completion rate in primary education (target 2, MDG2) is yet to be achieved, the country made impressive strides in increasing the net primary enrolment rate (target 1, SDG2) recorded at 92% in 2008. Noticeable progress has been made also in increasing net enrolment rate at secondary education level. The country has already achieved MDG3 on gender equality in primary and secondary schooling. In spite of initially slow progress, the country is now on-course to meet the maternal mortality target (target 1, MDG5).¹⁵ There are, however, many remaining SDG challenges, including in specific areas such as nutrition and gender parities in higher levels of education. Nevertheless, in overall terms the successes are far from inconsequential.

Equally, new second-generation SDG problems have emerged which require innovative policy responses drawing together economic and social spheres. For instance, Bangladesh has done well in rice production, but not as well in other food crops. Agriculture needs to grow at a decent rate to ensure the supply of adequate micronutrients available in fruits, vegetables and animal proteins. Growth supportive measures need to be combined with emphasis on nutritional security by targeting the health of adolescent girls, mothers and children, especially in the child's first 24 months. Other challenges to SDGs stem from social factors. The high prevalence of dowry leads to early (adolescent) marriages below the legal age of 18—accounting for 70% of all rural marriages—which, in turn, cause high maternal and child malnutrition. Here just providing social protection through nutritional feeding programmes will not be adequate to address the challenge.

MDG successes can also create second generation economic problems which may prove challenging in the era of the SDGs. For example, success in secondary education stipend schemes creates aspirations for female jobs beyond the orbit of the domestic economy. Failing to do so, may create frustrations among the educated female youth. The same applies to a large extent to the entire issue of educated youth employment where mismatch may develop between what is being offered in the job market and the initial expectations of the prospective job-seekers. The increasing trade-offs between quantity and quality have also become increasingly visible both in areas of education and health.

1.3 Social Protection Programmes: Profile, Trends, and Challenges

Improved growth performance has also meant that the country has been able to allocate more resources to social protection programmes during the past two decades. The growth effect on social protection is likely to be greater in electoral democracies, as many of the social protection programmes often assume the nature of a political good, as observed in many countries across the world. The allocation for social protection programmes (broadly defined) that are partly or wholly financed through government participation has increased from a mere 5% of total budgetary expenditures in the early 1990s, to about 14% in 2019/20. The reach of government-supported social protection, now amounts to about 2.58% of GDP according to one estimate, and is channelled through over 80 safety net programmes.¹⁶

¹⁵ Thus, the maternal mortality ratio (MMR) has gone down to 194 deaths per 100,000 live births in 2010, declining from a level of 322 per 100,000 live births in 2001.

¹⁶ The Ministry of Finance website lists 89 programmes under the broad category of social protection. Excluding pension for the government employees, open market sales (OMS), and 4 microcredit programmes, the number of such programmes turn out to be 83, with allocations of about Taka 14, 342.50 crore (1 crore = 10 million) under

Social safety nets, food security and livelihoods development projects implemented in Bangladesh are both complementary and supplementary. Social protection programmes implemented in Bangladesh have been broadly classified in four areas in the 2010 budget speech by the Finance Minister: (1) allowances, (2) employment generation, (3) food security, and (4) human development. Some of these programmes are targeted on the poorest areas but are also often driven by a heightened electoral awareness to address extreme and chronic poverty.

However, there are problems of household and geographic mistargeting (*inclusion and exclusion errors*), pursuit of similar programmes across ministries and lack of coordination at the inter-ministry level (or *fragmentation*), modest allocations without thinking through the long-term poverty effects (or *tokenism*), and corruption. In short, mal-administration and mismanagement continues to persist in many of these programmes. This section summarizes some of the key features of the social protection programmes in the broader social protection context and practice in the country.

1.3.1 Benefits from Social Protection Schemes

The first thing to observe is that not only the overall allocations have increased for social protection over time with growth acceleration in Bangladesh, beneficiary coverage - as reported by the HIES data - has also increased. This is a broadly positive trend, and evidence also suggests targeting has also improved. The overall coverage (defined as proportion of households participating in at least one safety net programme) has increased from 12.6% in 2005 to 20.9% in 2010 to 27.8% in 2016. The increase in beneficiary coverage contributed in the reduction of poverty by the households in HIES 2016.

Second, a PPRC study indicates significant household income gains due to participation in the social protection programmes (PPRC 2012). The same study also reveals significant rise in financial savings, greater financial inclusion in terms of access to finance, enhanced access to land market via the tenancy and lease markets, faster accumulation of livestock assets, and higher sanitation coverage¹⁷. The observed quantitative change in income, savings and assets is also borne out by the qualitative perceptions of the beneficiaries themselves. SDG 10 is specifically concerned with the adoption and social protection policies that will contribute to greater equality.

1.3.2 Pitfalls and Challenges

However, the current pattern of allocations presents several challenges for social protection schemes. First, there is a tendency of distributing budgetary resources rather thinly across the sector. As many as 40 programmes have annual allocations below Taka 500 million. At the other end of spectrum, 28 programmes have allocations exceeding Taka 1000 million, 18 programmes have allocations exceeding Taka 2000 million, and only 9 programmes have allocations exceeding Taka 5000 million (as per the revised budget of 2010/11).¹⁸

Second, what is also striking from the emerging pattern of budgetary allocations is the marginal role that the health programmes play in the profile of social protection schemes.¹⁹

the revised budget of 2010/11, amounting to 1.81% of GDP and 11.03% of total public expenditure. Even within these programmes not all would strictly qualify under the social protection schemes though.

¹⁷ This was based on a before-after counterfactual carried out over a period of 3 years through memory recall.

¹⁸ These top 9 programmes are as follows: Old Age Allowance (Taka 891 crore), VGF (Taka 1473 crore), FFW (Taka 1294 crore), TR (1039 crore), VGD (Taka 729 crore), Employment Generation Programme for the Ultra Poor (Taka 1000 crore), Fund for Climate Change (Taka 700 crore), Stipend for Primary Students (Taka 865 crore), and Stipend and Access Increase for Secondary and Higher Secondary Level Students (Taka 672 crore).

¹⁹ Thus, Maternal Health Voucher Schemes has an allocation of only Taka 66 crore and National Nutrition Programme has an allocation of only Taka 215 crore, while another Taka 210 crore has been allocated for Revitalization of Community Health Care Initiative. This pattern is followed by miniscule programmes such as

This is in sharp disregard to one of the main findings of the poverty dynamics literature in Bangladesh which suggests that health shocks alone constitute about 35% of downward slippage into poverty (see, Sen 2003; Rahman and Hossain 1995).

Third, among the government and NGO-run social protection programmes, the largest income impact over a three-year period has been registered by REOPA (an increase by 28.5%), TUP (an increase by 23.7%), CLP (an increase by 25.3%). This is compared to only a 13.4% increase in income for VGD, an 11.8% increase registered in case of old-age pension, 11.3% for secondary stipend scheme, 11% for widow allowance, and 10.4% in case of EGPP. One possibility is that REOPA, TUP and CLP employ higher transfers per beneficiary compared with the other programmes reporting rather modest income growth effects.

Fourth, even though all the 10 programmes included in the PPRC (2012) study have reported income increase per beneficiary, the achieved outcome seems to fall short of the required threshold level of investment needed to escape poverty. One way of judging this would be to compare the average monthly household income of the programme beneficiary as per the PPRC survey with the average agricultural wage income - based on the prevailing agricultural wage rate in 2010 - or unskilled male wage labourers in rural areas.²⁰

The exercise is illuminating of the *embedded tokenism* in these programmes. The current monthly household income even after taking into account the otherwise beneficial programme effects is still way below the potential income of a male agricultural labourer household (considered to be worst poverty category) based on the average agricultural wage rate (see Figure 4). One way of explaining this divergence is to take note of the market segmentation by gender for the wage labour, as most of the beneficiaries in most programmes tend to be the female members whose shadow price of labour is considerably *below* that of the male agricultural labour. Nevertheless, this result shows that more needs to be done by way of injection of higher amount of transfers.²¹

1.3.4 International experience of Social Protection Strategy Development

Bangladesh has recently embarked on the development of a National Social Protection Strategy (NSPS), and this project will take the NSPS as the underpinning of many of its activities. Indeed, a key operational objective is to ensure the effective roll-out of the national strategy. This subsection reviews experiences from around the world and reports on the NSPS process.

Over the past decade, many governments across the developing world have formulated formal social protection policies and strategies. An early example was South Africa's development of a comprehensive social protection framework in 2001. Other countries in

Allowance for Urban Low-Income Lactating Mothers (Taka 28 crore), Micro-Nutrient Supplementation (Taka 22 crore), National Sanitation Project (Taka 20 crore), and Urban Public Environmental Health Development Program (Taka 15 crore), and Protection of Children at Risk (Taka 10 crore).

²⁰ This is done for illustrative purposes. The average wage rate for unskilled male agricultural wage labour is about Taka 200 per day. We assume further that such agricultural laborers have access to such work for two-thirds of a year (a proposition consistent with the prevailing employment pattern as per the labor force survey). This gives us an average agricultural wage income per month (@ 22 working days norm per month) in the order of Taka 4400. This is, of course, a conservative estimate.

²¹ The other possibility is that the income level reported by the PPRC (2012) survey is grossly underestimated. This is indicated by the very high amount of reported "financial savings" in the PPRC survey, which often constitutes—on the face value of the data presented—ranging from 38 to 168%. The average savings rate (for the 10 programmes included in the PPRC study) as proportion of current household income turns out to be 71%, which is an implausibly high figure (see, Table 7.7 and 7.8 of PPRC 2012 report, p. 82). This suggests that either the reported financial savings is grossly exaggerated or the income estimate is severely biased downward.

Africa including Ghana, Kenya, Malawi, Uganda, Zambia, and others, have initiated inter-ministerial processes to co-ordinate objectives and activities across diverse governmental organisations, and with civil society stakeholders. In a number of Asian countries, including Cambodia, India, Indonesia, Nepal, Pakistan, and others, planning commissions and related organisations have assumed responsibility for leading the national policy processes, contributing to more comprehensive and integrated approaches to social protection.

The lessons of global experience have identified a number of principles for appropriate and effective social protection policy formulation and implementation:²²

- Social protection policies and instruments must respond appropriately to vulnerabilities and requirements of the intended beneficiaries, consistent with the specific social and policy context of the country.
- Fiscal considerations require planning frameworks over the short, medium and long-term, with a particular focus on the developmental impacts and the implications for sustainability.
- Sustainability involves a multi-dimensional approach, extending beyond long-term affordability and including both a firm grounding in the State's capacity to deliver as well as the broad-based popular and political support for pro-poor and inclusive initiatives.
- Social protection requires broad-based support across government and civil society, with governmental stakeholders including both social and economic ministries.
- Increasingly governments build social protection frameworks in order to not only protect the poor and vulnerable from destitution, but also to strengthen capabilities and opportunities, avoiding dependency and stigma and strengthening the dynamic developmental impacts.
- Social protection policies and strategies require flexibility in order to ensure that interventions can respond flexibly to rapidly changing challenges, such as climate change, urbanization, and other social, economic, and physical forces.
- Appropriate design (particularly in terms of targeting mechanisms and other key design questions) and effective implementation (especially in terms of developmental delivery systems) critically support the success of social protection policies and instruments, contributing to pro-poor and inclusive development and economic growth.
- An evidence-based approach including regular monitoring and independent assessments can protect the ongoing success of social protection policies and strategies.
- National social protection policy processes are most successful when the lead Ministries and government institutions demonstrate credibility and a strong capacity to coordinate national processes and deliver effectively and sustainably. The most effective social protection frameworks are embedded within wider governmental processes and enshrined in legislation.

²² See Norton, Andy, Tim Conway, Mick Foster (2001). "Social protection concepts and approaches: implications for policy and practice in international development centre for aid and public expenditure", Overseas Development Institute Working Paper 143; Samson, Michael Ingrid van Niekerk, Kenneth Mac Quene (2010). Designing and Implementing Social Transfer Programmes, EPRI Press; OECD (2009). Social Protection and Pro-Poor Growth. OECD DAC Povnet.

- Political and popular support is often strengthened by awareness-raising and capacity-building within key institutions, such as Ministries of Finance and Planning, as well in Parliament.
- Critical design questions, such as targeting and conditionalities, require evidence-based approaches.
- Social protection programmes should be as simple as necessary to achieve success.
- Modern developmental technologies offer enormous potential to minimise both public and private costs, improve dependable delivery and provide multiplier benefits through access to financial, communications and information services.

Over recent years an increasing number of countries have undertaken a process of building a national social protection strategy. The aim of the strategy is commonly to consolidate approaches to social protection into a unified and comprehensive approach that serves a number of critical objectives, and ensures that different aspects of social protection policy fit together efficiently and effectively. Social protection strategies increase the likelihood of achieving policy objectives and lower the expected cost, relative to more fragmented approaches to implementation. In addition, comprehensive strategies can enlist broad stakeholder support, since many of the benefits result from efficient policies and joint working, and as such, a strategy communicates a commitment to coordination.

Globally, countries have adopted different processes for developing social protection strategies. Evidence from successful models around the world suggests a roadmap identifying the key milestones along the way as being vital. The most successful build on an evidence base of what works and can work for the country. This evidence base will include both global lessons of experience and evidence mobilised from the country's national programmes and social protection pilots. Countries like Indonesia, Nepal, and Pakistan as well as several countries in Africa, have built their national strategies on a foundation of domestic and global evidence. The ongoing policy process requires an appropriate and effective communications strategy, reaching out to key stakeholders. A wide range of communications media can support the building of the strategy, helping to build a consensus on the central elements of the approach. The cross-cutting nature of social protection requires the support of key stakeholders across ministries, development partners and civil society.

Work towards a national social protection strategy will require a number of steps. The first step is to clearly define the objectives and scope of the process. In most cases it is unproductive to undertake an open-ended process of building an undefined strategy. Serial ownership of the process sometimes further complicates the challenge. Lack of clear government ownership of the process can also create ambiguities. Successful global models document the importance of policy processes at three levels: political, governmental and technical. The political work involves legitimizing the technical and policy analysis and assuring the strategy's role in the policy process. The governmental level provides the main operational arm building the strategy. The technical level supports the government process of building the strategy and can provide technical assistance and research. The political level requires the championing of essential policy objectives, including building broad-based Ministerial support. The government level involves coordination across Ministries and departments, often including important roles for development partners. The technical level involves national and possibly international technical assistance and is largely responsible for supporting the government level. From international experience, those processes that have built capacity for national technical assistance have created the deepest impact on government policy processes. However, excess reliance on international technical assistance risks creating an orphaned strategy that lacks deep-rooted national ownership.

Supporting the building of a national social protection strategy involves a number of core activities:

- To clearly identify the problems of poverty, vulnerability and exclusion that the social protection strategy should address, based on consultation with key stakeholders and informed by an evidence base, and to clearly articulate the strategy's goal in terms of social protection. A poverty and/or vulnerability analysis has been the starting point in almost every country that has developed a formal social protection policy, strategy or framework.
- To compile and analyse an evidence base that includes a vulnerability and risk profile and that supports a rational prioritization of the country's critical social protection needs, based on quantitative evidence. Countries like Indonesia, Nepal, Pakistan and Viet Nam have invested substantial resources in national household living standards surveys in large part to support quantitative poverty analysis.
- The vulnerability and risk profile will identify the main causes of vulnerability and social risks, and quantify affected populations by age group, geographical area and other relevant criteria. The quantitative analysis has supported the identification of more effective social protection instruments in many countries. For example, Nepal lowered the eligibility age of its social pension and implemented a child benefit programme after in depth micro-simulation of policy options. Indonesia and Viet Nam have invested in quantitative analyses of the costs and impacts of alternative policy approaches.
- To assess the efficiency and coverage of existing social protection programmes and their appropriate long-term roles within a broader social protection strategy. This involves taking stock of existing interventions and identifying other instruments required for a comprehensive approach toward achieving desired social protection goals. Bangladesh shares with many other developing countries a range of existing social protection instruments, and evidence-based approaches can maximise their effectiveness within a larger social protection policy process.
- To broadly engage with the wider context for social protection. This involves defining what social protection can achieve, and how it must fit into a more comprehensive strategy to achieve broader national objectives. For example, the strategy should address the linkages between social protection and economic growth, livelihoods promotion and humanitarian approaches. Countries like Indonesia, Nepal and Pakistan rely heavily on development planning approaches to social protection in order to maximise intra-sectoral and inter-sectoral linkages and synergies.
- To identify appropriate instruments and coverage. The strategy will integrate a comprehensive set of instruments that over the medium term will constitute an appropriate and adequate social protection strategy for the country, effectively reducing poverty and vulnerability. Nepal first implemented a narrowly targeted social pension with very small benefit levels. Over time, as the programme demonstrated success, the country expanded coverage and substantially increased the benefit level. Indonesia began by implementing a relatively limited set of social protection instruments, and progressively expanded the scope of social protection in line with national policy objectives. Countries frequently start with limited interventions and expand as capacity, resources and political will permit.
- To include a strategy for monitoring and evaluation of the distribution, impacts and cost-effectiveness of interventions, supporting a determination of priorities and economic and social benefits. One of the most consistent lessons from global experience is the important role of monitoring and evaluation in building more effective systems, strengthening political will and contributing to the global evidence base.

- To lay the foundation for a multi-sector mechanism for ensuring the appropriate prioritisation of social protection objectives and the appropriate sequencing and implementation of initiatives, including the establishment of the NSPS Implementation Unit to spearhead implementation of the national strategy. The most effective social protection strategies do not compete with other social sectors, but rather build complementarities with both social and economic priorities. International experience demonstrates that social protection instruments strengthen health and educational outcomes, which in turn contribute to tackling poverty and vulnerability.
- To assess the resources available for social protection programmes both nationally and from development partners, and to assess how fiscal constraints influence social protection choices. Development partners in most countries view an appropriate and comprehensive social protection strategy as a signal of a country's ability to manage aid resources, and officials in Finance Ministries globally have communicated similar perspectives with respect to the resourcing of social sector Ministries.
- To initiate discussions with relevant stakeholders in Government, and particularly Ministries of Finance, with a view to integrate these stakeholders in the strategy development process. Increasingly, developing country governments recognise that social protection is more than a set of social policy instruments. Social protection is a cross-cutting sector that strengthens a range of social and economic policies.

Countries like Brazil, Indonesia, Mexico and South Africa have invested substantially in social protection policy development over the past ten years, and the impacts in terms of poverty reduction, social development and inclusive and pro-poor economic growth have been significant. More recently, a broader range of countries—including Pakistan, Nepal, Vietnam, Cambodia and many others in Africa have followed similar paths, and an emerging evidence base suggests that lower income countries can employ these instruments even more effectively than middle-income countries. Increasingly, lower income countries view social protection as an essential pillar in their strategies for achieving middle-income status, by investing in human resources and enabling households to better manage social risks.

Somewhat informed by these themes aired at a major conference in Dhaka in October 2011, the Government of Bangladesh committed itself to the development of a National Social Protection Strategy (NSPS). This was followed up by a request to development partners (DPs) for assistance in developing an action plan and financial support. In response, a high level joint mission was undertaken in early 2012, reporting to both the Government and the DPs. During the course of 2012, the GoB institutional arrangements were finalized and the NSPS preparation process began under the coordination of the General Economics Division (GED) within the Ministry of Planning. The NSPS preparation follows four stages: set-up and capacity building through training and international experience sharing, drafting of the strategy along with background research to inform the formulation, a series of stakeholder consultations, and final adoption of the strategy. DPs, and UNDP specifically, have committed to support the process, via an Initiation Plan (IP) project which resources the programme set out in joint mission reports.

The joint mission report outlining the roadmap for development of the NSPS identified the Cabinet Division and GED as two crucial drivers of the process. The role of the Cabinet Division is vital as related to its official coordination mandate across ministries and the fact that it sits above line ministries with key administrative/political interface and as the Cabinet Division already houses the Central Monitoring Committee for Social Safety Nets across 22 ministries.

The GED of the Ministry of Planning is the current driver of strategy processes and the GoB poverty reduction focal point, it carries responsibilities for the development budget, has considerable experience in consultative processes from development of five-year plans and is best positioned to ensure synchronization between the NSPS and the five-year plan.

It is also envisaged that both the Cabinet Division and GED will play equally central roles in subsequent roll-out of the NSPS once it is adopted.

Bangladesh has achieved considerable economic and social success over the past two decades. The level of per capita GDP has more than doubled between 1990 and 2011, poverty has declined at a rapid rate, substantial progress has been achieved in generating employment for the rural poor, a majority of the MDGs are on course to be achieved, women's participation in economic and social affairs has risen noticeably, and, with increasing growth dividends, there has been perceptible increase in the government's commitment to social protection programmes. These are not inconsequential achievements.

However, extreme poverty still dominates the profile of the poor and new challenges, such as urban poverty and highly localized deprivations have yet to be addressed. Equally, social protection programmes still do not pay adequate attention to preventing health shocks, and health insurance schemes are yet to receive policy attention and budgetary attention that they deserve. Official on-budget programmes, while benefiting the poorest, often suffer from tokenism offering *de minimis* transfers per beneficiary, and thus unable to break the vicious cycle of poverty.

A *business as usual* approach to social protection policy is not the answer to country's pressing developmental challenges. In a time of market uncertainties and on-going global turbulence, the need for decisive reform is pressing, and these pressures will intensify as Bangladesh progress towards middle income status. Basic structural factors - high population densities, ecological vulnerability exacerbated by climate change, and rapid urbanization and industrialization - make the case for better governance of system more compelling. Clearly, progress could have been faster and highly quality outcomes could have been achieved, had there been commensurate improvements in the system of economic, administrative, and political governance.

Fostering competitiveness by raising the relatively low skill level of the country's labour force is a neglected area of economic policy. Improving the skill level of the labour force can lead to a virtuous cycle of increased FDI inflows (where the country has lagged behind its South East Asian neighbours), facilitate faster technology transfer, diversify export base, and in general give momentum to modern sector growth. But, fostering skills is only one of the economic challenges ahead. Social conditions for growth need to improve as well. Progress on curbing population growth needs to be faster, as indicated by the stalling contraceptive prevalence rate (CPR) in recent years. Creation of more and better jobs especially in non-agricultural sectors is important to sustain the momentum in poverty reduction. Growth dividends from educating an increasingly higher proportion of women need to be exploited in full by creating enabling conditions for higher female work force participation backed by adequate remuneration, improved work status, and greater *voice* in society in general. Food, health and nutritional security need to be placed at the top of the policy agenda.

To reinforce the capacity of the Government of Bangladesh to address the challenges of implementing a comprehensive social protection strategy, this document proposes a programme that will provide both policy and governance development support and systems strengthening. The next section articulates the strategy for this programme, and the subsequent five sections lay out the results and resources framework, the annual work plan, the management arrangements, the monitoring and evaluation framework and the legal context.

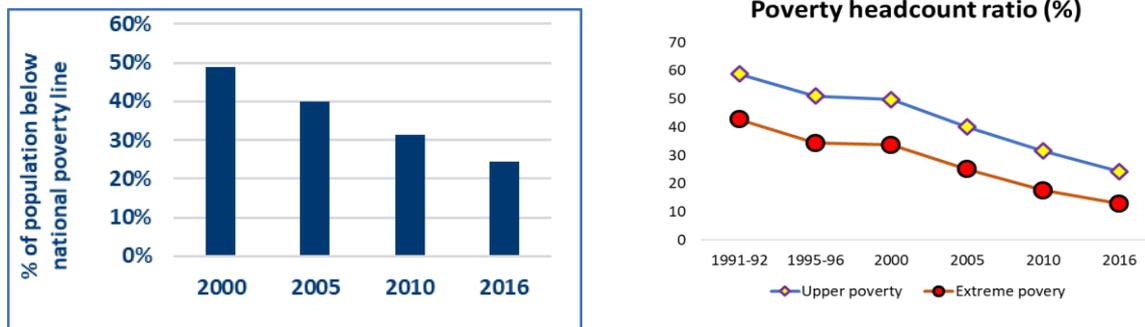
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II. STRATEGY

2.1 Bangladesh has achieved remarkable economic progress in recent years. As Figure 1 indicates, the national poverty rate has fallen from almost 50 per cent in 2000 to 24.3 per cent in 2016. Since 2010, the economy has grown consistently at above 6 per cent per year and the IMF predicts 5 years of further growth at above 7 per cent annually. The Asian Development Bank has stated that GDP growth in Bangladesh is the highest in the Asia-Pacific region. The General Economics Division (GED) of Planning Commission of Bangladesh readjusted the national poverty figure at 21.6 per cent in 2018²³ using its own survey²⁴.

Figure 1.1: Poverty rates in Bangladesh between 2000 and 2016, using the national poverty line



Nonetheless significant challenges remain. In 2016, 53 per cent of the population were living on less than BDT 100 (US\$1.25) a day, 85 per cent on less than BDT 170 (US\$2.15) and 97 per cent on less than BDT 310 (US\$3.85). Therefore, only a very small proportion of the population could be regarded as enjoying income security. Inequality has been increasing, with the national Gini co-efficient rising from 0.39 in 1990 to 0.48 in 2016, well above the levels where inequality is regarded as problematic and this is likely to impact on economic growth and may present a threat to social cohesion. Government revenues are very low at only 9.9 per cent of GDP per year. Not only is this well below the levels required for government to offer effective public services, it is below the 11.2 per cent of GDP generated as revenue in 2013. From current fiscal year, the Government of Bangladesh (GoB) introduced mandatory Value Added Tax (VAT) under several slots for economic items through digitization process with an expectation for more revenue generation and to reduce the tax GDP ratio significantly. It is expected that the successful implementation of new policy will help government to invest more in social development in near future.

Government of Bangladesh recognises that poverty reduction is a multi-dimensional issue and a whole-of-government approach is required to address the challenge of generating employment for increasing labour force by fostering creation of productive and inclusive jobs in the economy.

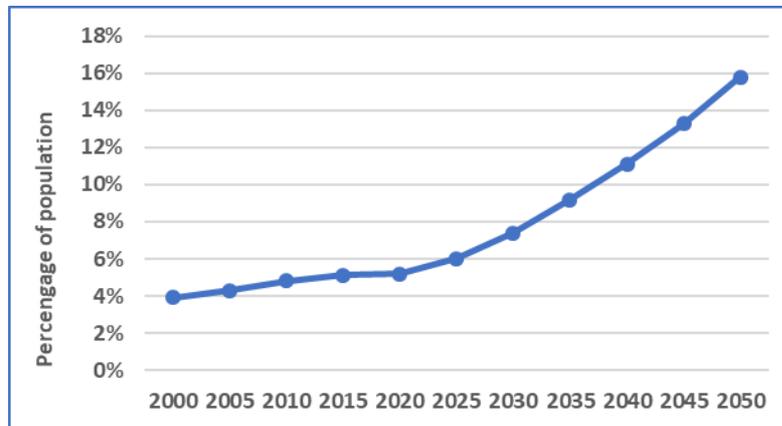
Bangladesh is facing significant demographic challenges. The demographic dividend that the country has enjoyed – and which has helped drive economic growth – is coming to an end. Instead, as the table below indicates, the population is about to age rapidly, yet there is no effective pension system in place. While there is currently a ratio of 13 working

²³ GED, 2019, Bangladesh Moving Ahead with SDGs – Prepared for Bangladesh Delegation to 74th UNGA Session 2019. September 2019. Government of Bangladesh.

²⁴ Sample Household Survey, GED, Planning Commission for “Study on Employment, Productivity and Sectoral Investment in Bangladesh.”

age people to every older person, by 2060, the ratio is likely to fall to 3:1. This has significant implications for policymakers since it is essential to significantly strengthen the old age pension system while also enhancing the productivity of the working age population, which will require greater investment in children and young people. The 6th and 7th Five Year Plan (2016-2020) for Bangladesh much more emphasised on skill development and creation of employment opportunities. The forthcoming 8th Five Year Plan (2021-2025), preparation of which will commence soon, will focus on several key areas for Bangladesh socioeconomic development: boosting saving investment; harnessing the potential of young generation; consolidating effort for revenue mobilisation; big push for rapid implementation of mega infrastructure; supporting SME development; eradicating poverty and reducing regional disparity; promoting modern and sustainable agriculture for nutrition for all; focusing quality education; ensuring power and energy security; ensuring quality health care; empowering ethnic minorities, the marginalised and the disabilities; encouraging women empowerment; managing urban transformation; tackling climate change, managing disaster and protection environment; eradicating corruption, making accountable administration, and ensuring good governance; empowering local government and decentralisation; and building partnership for achieving SDGs²⁵.

Figure 2.2: % Population of Bangladesh aged 65+



Further, a significant proportion of the population is disabled, with prevalence rates at around 9 per cent of the population. It is estimated that 1.7 per cent of GDP in Bangladesh is lost annually as a result of the loss of income from a lack of schooling and employment of persons with disabilities and their caregivers.²⁶ Further,

there is a strong link between disability and poverty; for example, people with disabilities experience a higher multi-dimensional poverty rate than people without disabilities (88 per cent versus 75 per cent).²⁷ People with disabilities also incur additional costs as a result of their disability, which leads to lower standards of living when compared to non-disabled people on the same incomes. Access to social security can significantly enhance wellbeing among people with disabilities by increasing their chances of a good education and employment. Currently, only 1.2 per cent population are under universal coverage for people with disability²⁸. The capacity of Ministry of Social Welfare and Ministry of Health and Family Welfare to determine the wide pattern of people with disability is very limited. Furthermore, for example, registration is challenging, as schemes exclude the majority of people who would require a disability benefit; many depending on patronage. Moreover, they offer very low transfer values which neither provide an effective income replacement for

²⁵ Dr. Shamsul Alam, Implementation of 8th Plan towards achieving SDGs: Building Partnership. Keynote paper presented in Bangladesh Development Forum 29-30 January 2020. Published in The Financial Express, Wednesday, January 29, 2020. Page-6.

²⁶ World Health Organization (2011) World Report on Disability. Geneva: WHO/World Bank. http://www.who.int/disabilities/world_report/2011/en/index.html.

²⁷ GED, (2019) Situation Analysis: A Perception Study of Persons with Disabilities in Bangladesh. Social Security Policy Support (SSPS) Programme, Cabinet Division and General Economics Division, Government of Bangladesh.

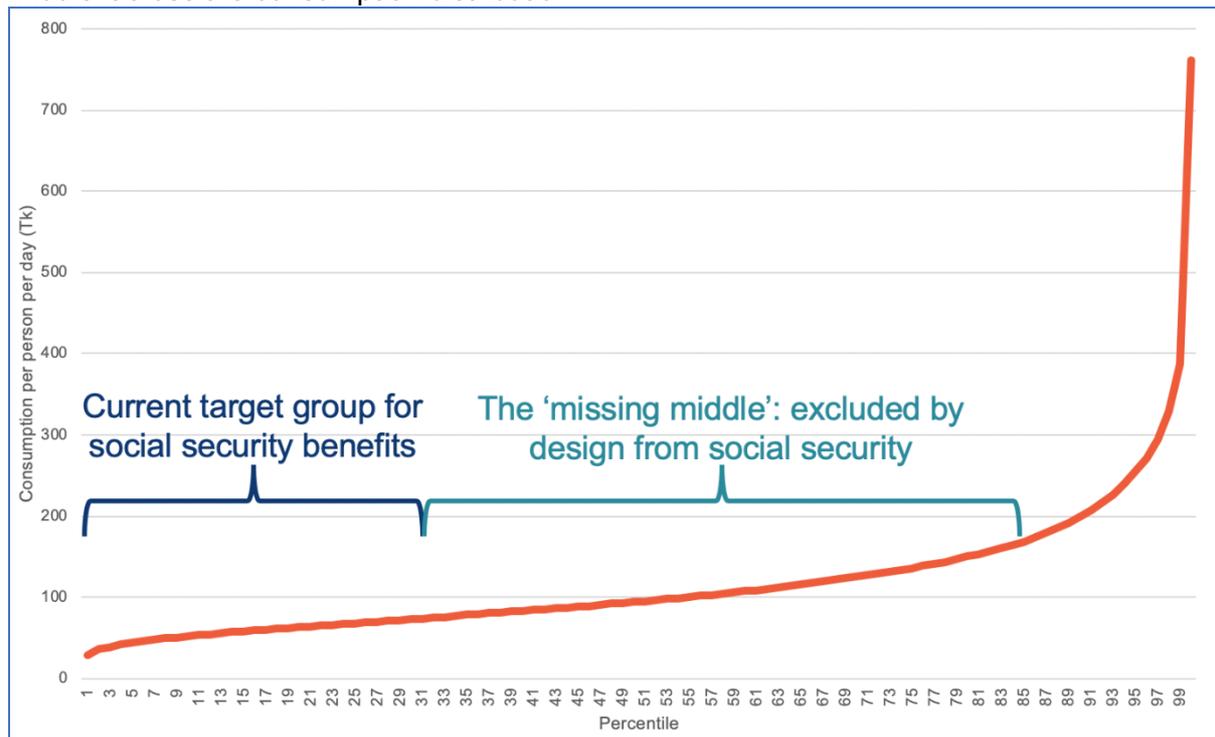
²⁸ Currently out of 12 categories of disability, the Ministry of Social Welfare covers only three physically visible disable type categories.

those who cannot work nor cover the additional costs experienced by many people with disabilities. Based on international experience, it is likely that around 3 per cent of the population below the age of eligibility for an old age pension – or 4.5 million people – would require a disability benefit if it were delivered on a universal basis, yet the government's coverage for 2019 is only 1 million.²⁹

The limited impact of Bangladesh's social security system is, to a large extent, the result of low coverage and transfer values, as well as high exclusion errors. There are significant gaps in coverage across the lifecycle. For example, only around 25 per cent of children aged 0-17 years are covered by child benefits (in effect, the stipends for primary, secondary and disabled children), less than 22 per cent of people with severe disabilities receive a disability benefit, and only 20 per cent of older people access the Old Age Allowance (although around 10 per cent more access the civil service pension and freedom fighters benefits).³⁰

Around 70 per cent of the population are excluded from Bangladesh's social security system. This is despite the fact that the majority of those on middle incomes are living on low and insecure incomes and would benefit from access to social security (see Figure 1.3). In other middle-income countries, the exclusion of those on middle incomes – the so-called 'missing middle' – from social security and other public services has played a major role in driving social unrest.

Figure 1.3: The target group for social security benefits in Bangladesh and the 'missing middle' across the consumption distribution



Transfer values are also very low in Bangladesh, when compared to other countries. For example, the Primary School Stipend offers only 0.7 per cent of GDP per capita, compared to the 4-5 per cent of GDP which, internationally, is the norm for a decent child benefit; the Allowance for Financially Insolvent Disabled People offers only 5 per cent of GDP per capita, compared to the average of around 15 per cent provided by disability benefits in other low- and middle-income countries; and the Old Age Allowance provides one

²⁹ Kidd et al (2019); PRI (2019); World Bank (2019a).

³⁰ The coverage figure for the old age allowance takes into account the finding by GED (2019) that almost 60 per cent of recipients are under the age of eligibility.

of the lowest values in the world for a social pension, at only 3.6 per cent of GDP (whereas Nepal offers 31 per cent of GDP per capita to everyone aged 65 years and over). Bangladesh is ranked almost at the bottom of the scale while Nepal is near the top.

GoB Gradual Shift to Inclusive Social Protection

- The Ministry of Women and Children Affairs is currently piloting maternity allowance and lactating mother allowance into one child benefit programme for all children aged 0-4 years with plans to complete upscaling by 2025 with inclusion of 50% of the population of that target group.
- Primary school stipend has become universal covering approximately 15 million children. The Cabinet of GoB approved a universal national public-school meal policy for national implementation by 2023.
- The NSSS objective of National Social Insurance Schemes (unemployment, accident / injury, sickness, and maternity) is expected to be piloted in the coming years to determine national scalability feasibility and potentially lead to a National Social Insurance Scheme Act.
- The GoB's Budget Speech for 2019-20 made commitment to explore universal contributory pensions. A Pension Fund Management Authority is currently being structured within the MoF to take action on the commitment.
- The Cabinet of GoB has approved a national policy for establishing at least 1 day care centre in every Upazila (sub-district), although this is currently only being piloted in a few Upazilas.
- In a statement to the Bangladesh Parliament, the Minister for Social Welfare said that the Government is considering to transition Old Age Allowance to universal coverage from 2025.
- The Prime Minister of Bangladesh has made statements saying that all persons with disabilities will receive social security benefits.

NSSS First Mid-Term Implementation Review (MTR)

Key Findings

In June 2019, a CMC requested NSSS First Mid-Term Implementation Review was completed via the SPPS programme with DFAT funding support. The Review highlighted the status of the progress made against the specified objective and if the implementation timeframe had been achieved.

The MTR assessed progress against key NSSS goals as follows –

Programmatic

- i) *Strengthening Social Security for Children: moderate progress*
- ii) *Strengthening Programmes for Working Age: moderate progress*
- iii) *Strengthening Programmes for the Vulnerable Women: moderate progress*
- iv) *Comprehensive Pension System for the Elderly: moderate progress*
- v) *Programmes for the urban Poor: weak progress*
- vi) *Programmes for Food Security: significant progress*
- vii) *Consolidation of Special Programmes and Small Schemes: moderate progress*

Institutional

- i) *Thematic Clusters: Implementation Performance: good progress*
- ii) *Government to Person Payment System (G2P): good progress*
- iii) *Strengthening Recipient Selection: moderate progress*
- iv) *Grievance Redressal System (GRS): good progress*
- v) *Result-based Monitoring and Evaluation (M&E): moderate progress*

1.3 Recommendations from the MTR

The following are the recommendations as explicitly laid out in the MTR.

1. A reinvigorated approach is needed to further improve the implementation of reforms

There is a need for a high-level closer monitoring of reform activities. Given that most of the Action Plan timeframe against the specific tasks assigned to various ministries and departments has now been passed, **a revised plan with a new set of deadlines with regular monitoring** could prove to be useful in bringing the implementation targets back on track.

2. Making concrete progress on major / flagship programmes is important for the overall success of the NSSS

For any major reforms to succeed, it is important to make progress on the critical areas or core components are often the defining features of the reform agenda. While the NSSS has suggested many different programmes, there are certain schemes that can be considered as flagship programmes. The success of these programmes will be associated with the overall success of the NSSS. The Child Benefit Programme, School Meal Programme, Vulnerable Women's Benefit, Childcare for Female Employees in the Workplace, **National Social Insurance Scheme, Persons with Disabilities**, etc. are examples of major programmes.

3. Implementing inflation-adjusted social security transfers should receive serious attention

The average benefit of social security transfer has been acknowledged to be low. The Household Income and Expenditure Survey (HIES) 2016 finds that smaller impacts of SSPs are likely to be attributed to insufficient transfers, relatively smaller coverage, and high targeting errors in beneficiary selection. The NSSS quite rightly emphasized on preserving the value of transfers. Otherwise, with the rising price level, the poverty effect of SSP will decline further. To prevent the value of transfers from falling, the NSSS suggested **all cash transfers provided through the lifecycle-based core schemes should be indexed to inflation**.

4. Programme consolidation needs serious rethinking

The smallest 50 programmes together comprise less than 2 per cent of the total social protection budget. Given their size, consolidation of these programmes alone might not generate enough resource saving and improve the impact of SSPs significantly. While the merits of small programme consolidation cannot be overlooked, **the most important consideration should be given to larger programmes** from which most efficiency gains and benefits can be generated.

It is also important to remember that the consolidation of smaller programmes will not necessarily make available additional resources for other major programmes. As many of these programmes are funded by development partners, the available funds may not be fungible. Furthermore, if there are small programmes that operate outside the ambit of the social security system, there might be incentives for the ministries/departments to consider such schemes as non-SSP interventions. **To address these issues, a study should be commissioned to obtain further insights and in developing a pragmatic strategy of small programme consolidation.** In the meantime, most policy attention should be provided to major programme consolidation.

5. Strengthening in-house technical capacities of the ministries is important for advancing NSSS reforms.

The Midterm Review observed the **lack of capacity of most line ministries in drafting concept notes and other technical materials which are needed to make progress on the suggested reforms.** Indeed, the analysis presented in the Review would show that in many places the NSSS-suggested technical studies could not be achieved. Some examples include the Child Benefit Programme, Vulnerable Women's Benefit, the **National Social Insurance Scheme**, programme for the urban poor, etc. It is true that undertaking such studies require specialised technical capacities. In some instances, **the ministries have asked for assistance from the development partners** in developing the concept notes and undertaking the technical studies. **It is very important to support the ministries in developing technical capacities.**

In the short term, such assistance can be sought from the development partners and the General Economics Division of the Ministry of Planning. While taking assistance from development partners in developing the technical studies and concept note, **the ministries can also benefit from engaging local think tanks, academics, and non-government organisations with the experience and expertise in the relevant areas. This can ensure a consultative process and thus a greater buy-in from the wider community as the programmes are being developed.**

6. The cluster coordination must be strengthened for better programme reform results.

One of the novel suggestions of the NSSS was the concept of thematic clusters' coordination. In practice, however, cluster meetings and coordination have not turned out to be effective. In this respect, the Central Management Committee will need to play an important role. In most cases, **failure to hold meetings at regular intervals has been a major problem.** Consider the hosting and participating in the **coordination meetings be incorporated into the Annual Performance Agreement (APA)** scoring of the respective line ministries.

7. Strengthened communications and flow of information among the line ministries are critical ingredients in coordination and programme consolidation.

Strengthened communications among the line ministries and greater flow of information will enable the cluster members to track real-time progresses of the cross-cutting goals. It should also help develop an institutional memory, helping the new focal points/alternative focal points to catch up with the developments taking place. A dedicated NSSS desk can be

established at the cluster-lead ministries. Its objective would be to maintain communications with all the cluster members, as well as with other key stakeholders (like the CMC, Cabinet Division, etc.). This should help the lead ministries play a more vibrant role in cluster coordination. **Setting up a web based NSSS implementation dashboard for all the line ministries can also be helpful in sharing information.** From this dashboard, each ministry will be able to obtain information on the progress being made by other line-ministries including cross-cutting issues. Meeting details as well as other relevant information can be uploaded online for wider dissemination. **The GED can take the lead in this regard and commission a study for designing an appropriate NSSS dashboard.**

8. Preparation of ministry-specific MIS should follow a cohesive strategy.

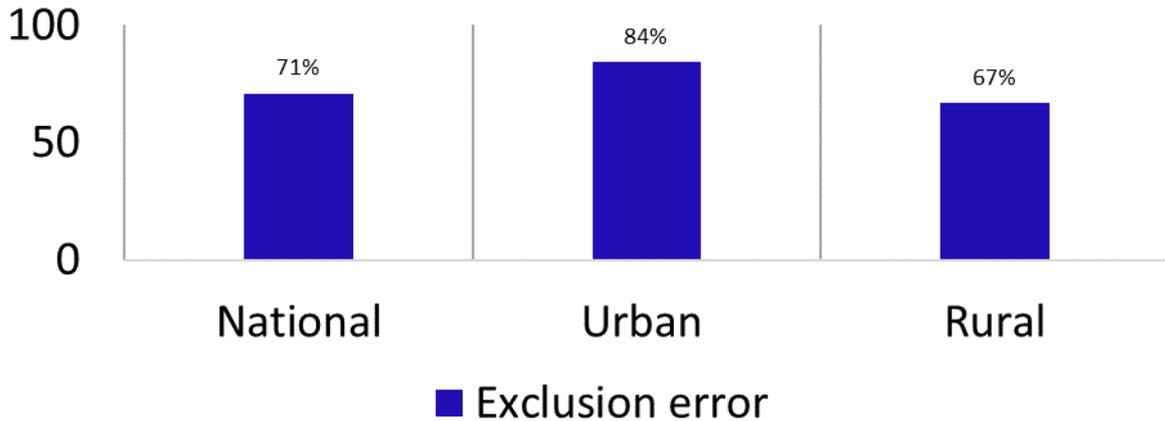
At present, many line ministries are preparing their own MIS. Although it has been mentioned in the NSSS that the line ministries should use the same or compatible software so that cross-ministry access and validation is possible. However, in the absence of proper guidance, ministries have moved ahead to use different software and this process will result in more than twenty individual MIS for the line ministries. Therefore, **a consolidated approach is required** so that the system follows one single software (as it is the case for GRS).

9. A faster implementation of the digitisation and updating the beneficiary list is needed.

For a timely implementation of the MIS, one of the prerequisites is the digitisation of the existing beneficiary databases. The Midterm Review finds that the digitisation and updating of the beneficiary list are taking considerably longer than expected. In this regard, technical assistance from the Bangladesh Bureau of Statistics (BBS) can be sought, given their expertise in handling large datasets and surveys. Moreover, as per of the NSSS, once the MIS is prepared, overseeing and updating the Single Registry MIS will be BBS's responsibility. It is also in charge of **designing the masterplan for the Single Registry MIS.** Therefore, a separate NSSS-MIS wing can be established at the BBS.

10. The opportunity cost of targeting errors is high and thus strengthening the processes for selecting the social security beneficiaries constitutes a key priority.

There has not been much progress on strengthening the process for selecting recipients of social security schemes as envisaged in the NSSS. But this is an important task for making the social security system efficient. The MTR has reviewed the evidence and, using the HIES 2016 data, shows that both the exclusion and inclusion errors in SSP coverage are very high. The high inclusion error will make it much costlier for the social security programmes to achieve the goal of reducing poverty and vulnerability.



The slow implementation of strengthening the selection process can partly be attributed to lengthy time that the BBS has taken for preparing the National Household Database (NHD). One of the NHD's key objectives is to develop a proxy means test scoring system, which will establish a robust beneficiary selection process in combination with other traditional methods. There are also other areas where improved performance is required. For instance, such specific tasks as establishing a cross-governmental advisory board, **commissioning a study on the review of the current selection process**, and updating the selection manual **have not been completed**. It must be recognised that the efforts to strengthen the selection process must be sustained. Conducting large surveys such as the NHD requires a substantial amount of time and financial resources. Therefore, it might be difficult to update the data frequently (e.g. on a yearly basis). However, if not updated in a timely manner, the dataset will become obsolete. In this respect, a medium to long-term strategy will be needed to sustain the information generating process in maintaining a rigorous selection process. A study can be commissioned in order to identify the optimal frequency and appropriate methodology for updating the NHD database. MTR acknowledges international research that points to poverty-targeting being an extremely difficult task and always resulting in high exclusion errors.

11. Building public awareness for effective operationalisation of the grievance redress system is needed. More importantly, its effectiveness requires a realistic assessment.

The NSSS suggested that the respective **line ministries carry out public awareness programmes** in all Upazilas about the system. Currently, it is generally agreed by all concerned that the awareness about the system remains extremely limited. Consideration for citizen's capabilities on accessing the online system should be evaluated. Along with the online route, raising awareness about a manual paper-based mechanism that can be accessed at a local level can be more effective. Another approach could be to **sensitise the local non-government organisations** that can help the poor and vulnerable people lodge complaints using either the online or manual system.

12. Informed analysis and policy advice on gender issues in the social security system is of critical importance.

The NSSS provides due importance to gender issues and some of the major programmes are concerned about the welfare of women and children (e.g. the Child Benefit Programme and Vulnerable Women's Benefit). The **NSSS Gender Policy provides further insights**

into the issues that need to be taken into consideration along with guidance about how the priority issues should be addressed with various NSSS-recommended interventions. As a follow up, implementation of some of the women-centric programmes should be given high priority and fast-tracked.

An effective monitoring and evaluation mechanism is a central part of the social security reform in Bangladesh. One issue in this context is the lack of gender-disaggregated data, which quite often does not allow undertaking insightful analysis and developing informed policy advice. Empirical analyses of whether women face additional barriers in accessing SSPs, if participation in SSPs helps improve women's well-being and economic empowerment, how programme transfers to women impact consumption and spending patterns of the households, etc. are rarely studied largely due to data deficiencies. **As the NSSS-suggested M&E framework will devise methodologies and generate data, it is of critical importance to ensure the availability of gender-disaggregated data to support evidence-based policymaking.**

13. Delivering more ambitious support, in line with the NSSS, for the persons with disabilities should be given serious consideration. And, ensuring PWDs' accessibility and inclusivity in the designated social security programmes should constitute a policy priority.

The NSSS has provided a comprehensive focus on the needs of persons with disabilities. It has recognised the possibility of varying transfer payments based on the severity of the disability and the associated cost of care. In line with it, provisions should be made for more ambitious programme support, for which more demanding programme preparations (e.g., selection of beneficiaries with varying transfers) will have to be undertaken. **The benefits for the PWDs should also be made universal. The registration process for the PWDs needs to be simplified further.** The government must also **address two fundamental challenges faced by the PWDs – accessibility and inclusivity.** The GED should consider commissioning a national study on identifying the challenges for PWDs in accessing the SSPs, as well as other complementary services (such as education, and healthcare). This can help derive policy inputs for social security as well as for overall national development.

14. Effective implementation of the M&E framework is a key determinant of SSP success.

There is a common consensus on the importance of operationalising the M&E framework for which the following two issues should be given careful consideration.

a. Data availability of core M&E indicators must be ensured

The NSSS provides a detailed list of indicators required for the M&E exercise. However, given the extensive scope and extent of the M&E framework, a detailed exercise is required. In this respect, **the GED should commission a study to identify the data limitations and need for specialised surveys.** It should also highlight necessary modifications required in the HIES or other surveys to comply with the M&E requirements. The study should provide details on data collection methodologies, possible cost implications, and other vital data attributes. In addition, scopes for newer (quantitative or qualitative) surveys should also be reviewed. The M&E activities indicated by the NSSS are quite elaborate in nature and there could be limited capacities fulfilling the demanding nature of evaluation exercises.

b. Administrative reforms are necessary to enable IMED monitoring and for evaluating NSSS implementation

Although the NSSS assigns IMED for monitoring and evaluating the NSSS implementation, IMED's Allocation of Business (AoB) does not allow it to monitor and evaluate programmes which are being implemented from the revenue budget. To enable IMED to play its desired role, the Cabinet Division needs to modify the AoB for the IMED. In close consultation with the IMED and the Cabinet Division, the LGD should prepare the draft changes in the AoB for the IMED. Subject to review and approval, the Cabinet Division can issue a circular effecting the changes.

15. The capacity of the IMED and other government bodies should be enhanced for M&E purposes.

IMED monitors over 1,500 programmes every year. The assigned division within it for NSSS implementation is currently monitoring 183 programmes of which about 30 are SSPs. If the M&E of all the social protection programmes is also allocated to IMED, the workload could be unmanageable. It should also be noted that the monitoring and evaluation of SSPs is completely different from that of infrastructural programmes. Therefore, enabling administrative changes will not be enough for IMED to engage effectively in the SSP M&E. Rather, it will require additional and specialised human resources as well as budgetary allocation. In association with GED, **IMED should prepare a proposal identifying its need for capacity-building** (including additional officers, infrastructural support, cost of training of officials, etc).

16. Building an overall awareness about the NSSS should be helpful for its implementation.

Even within the concerned ministries, there is a need for raising the awareness about the NSSS and the associated reforms measures currently underway. Currently only the concerned officials take part in various workshops and events on the issues related to social security. **A general awareness-building exercise should be undertaken to sensitise all officials in the ministries and other relevant stakeholders.** This can greatly help take forward the reform agenda. The **GED should consider undertaking such awareness-building workshops at regular intervals.**

17. An enhanced GED engagement in sensitising the implementing ministries towards the NSSS goals and time-bound responsibilities can help revitalise the implementation process.

The GED has played a vital role in supporting the NSSS-related initiatives and in acting as a think tank within the government in preparing and providing technical inputs. It has also maintained a close relationship with the implementing ministries. Its support to many different ministries was acknowledged during the consultations that took place in the course of this Midterm Review. Many **ministries expressed the view that further assistance and extended support from GED would help implement the specific tasks that have been assigned to them as part of the NSSS Action Plan.** In particular, the support for preparing terms of reference for various studies, evaluation of the commissioned technical reports, developing business cases for projects, and getting clarifications on technical issues and jargons, etc. was mentioned.

Indeed, the **GED should be transformed into a source of advisory services on many issues for the SSP implementing line-ministries**. It is also important to consider boosting GED capacities in providing extended support to others. Furthermore, **the GED should be engaged in sensitising the ministries and other stakeholders towards the NSSS goals and time-bound responsibilities**.

18. **The need for embracing a participatory approach to NSSS implementation cannot be overlooked.** Poverty and inequality dominate the policy discourse in Bangladesh. Yet, the **implementation of the NSSS has not received prominence in public discourse**. Many stakeholders, including those from the private sector, development partner' community and NGOs, have been relatively less proactive in the underlying processes leading to the implementation of the NSSS. Particularly, the private stakeholders need to be sensitised about various issues that have direct implications for them. The **implementation of NSSS-envisioned provisions like maternity insurance, unemployment benefits, childcare facilities in the workplace, gender issues, will require proactive involvement of the private sector**. On the other hand, development partners and NGOs have vast expertise and experience in running programmes comparable to social security schemes. The lessons they learnt and their insights into the technical issues including challenges associated with targeting beneficiaries, making the system inclusive, and ensuring the sustainability of programme interventions can enrich the policy discourse and implementation of SSPs. Therefore, **one key issue is to ensure a more participatory approach to the NSSS implementation process**.

19. **Strengthening the social security system for the urban poor is a challenge that now must be confronted given increasing urban poverty and vulnerability.**

The urban centres have seen rapidly growing economic activities accompanied by rising population density. The rate of poverty reduction in urban areas has slowed remarkably in the face of the migration of poorer households from rural areas. Social security remains largely a rural phenomenon. In implementing the NSSS, it will be important to provide a special attention to the urban sector. It is important to generate the knowledgebase first for devising any suitable support mechanisms. In this respect, **undertaking studies and analyses on the nature of urban poverty, inequality and vulnerability and practical measures to support the poor and vulnerable groups can be quite helpful**.

20. **Establish a high-level task force for overseeing NSSS reforms through.**

As mentioned above, the major reforms (both programmatic as well as institutional) could not make much progress. There could be many different reasons for it, ranging from lack of high-level close monitoring of the implementation to limited technical capacities of the ministries to lack of clarity among the line ministries regarding many of the NSSS stipulated goals and so on. To address all this, as mentioned above, a reinvigorated approach must be identified. One possible approach can be **more regular involvement of the CMC** from the Cabinet Division to observe the progress. However, since monitoring of the progress at the detailed programmatic level might not be feasible for the CMC itself, **an NSSS Implementation Task Force (NITF) should be established at the Cabinet Division**. The main objective of the NITF would be regular monitoring of the progress made on the tasks specified in the Action Plan by the respective line-ministries, thematic clusters and other cross-cutting departments.

III. LESSONS FROM PREVIOUS PHASE OF SSPS

In recent years, DFAT supported UNDP's SSPS programme has played an important role in supporting the implementation of the NSSS. While several important steps forward have been taken, the programme has also been a very useful learning experience in how best to support the social security sector in Bangladesh. Some of the main achievements of the SPPS are set out below, along with a review of key lessons learnt.

UNDP has been instrumental in supporting the GoB in developing the NSSS and in building support across government for its implementation. The NSSS is recognised as a reference point for the social security sector and, as a result, there is an agreed set of objectives across government and development partners. A key aspect of UNDP's support has been to strengthen coordination across the 35 Ministries engaged in social security. With support of the SPPS to Cabinet Division, the Central Management Committee has become recognised as the main management and coordination body for the social security sector while several clusters for the sector have been established. A significant achievement has been to develop agreed Action Plans for each Ministry, focused on their implementation of the NSSS.

Support to strengthening social security understanding and knowledge has raised awareness among a plurality of GoB public officials, however, the scope of the project reaching across the country should be re-focused into key line ministries and specific decision-makers. The process of social protection development across key GoB training institutions led to the revision of the ABCD of Social Protection and the developed curriculum for BPATC, which are now freely available. Moving forward, though, the project should use those knowledge products for targeted capacity building at the 5 key line ministries at the national level.

Through its collaboration with GED, the project has also supported analysis and research on a range of issues, as well as the dissemination of this work. Studies include topics such as 'Barriers to Accessing Social Protection,' the 'Long-Term Effect of Livelihood Promotion Types of Social Security Programmes' and the 'Implications of Changing Demographics and Effects on Social Protection in Bangladesh.' The Mid-Term Review of the implementation of the NSSS has been a particularly important study, acting as an important reality check. The SPPS has also supported the government in organising regular high-level Social Security Conferences— a platform for stakeholders to hold dialogue on and share knowledge about the state and challenges of social security reform in Bangladesh.

The SPPS has also supported the government in developing and testing enhancements to operational systems. The programme undertook a successful test of alternative payment systems while it has developed a provisional Grievance and Redress system.

While the SPPS's support for cross-governmental coordination has been important, there has been inadequate investment in engaging with policymakers to build their understanding and commitment to establishing a more effective and inclusive lifecycle social security system. Without this engagement, progress will be constrained in bringing about transformative change through social security. While an array of selective universal social protection schemes received political commitment in recently (old age, persons with disability, social insurance), there is knowledge gap about the fiscal space for further investments in core social security. It will also require a greater emphasis on using legislation rather than policy documents to build the social security sector. To fulfil this role, SPPS will have to pursue deeper and broader-based policy-level engagement with ministries, especially with those responsible for making policy decisions. This can be pursued through direct technical support and to key line ministries (i.e. MoSW, MoF, MoLE, Cabinet Division, GED).

While coordination mechanisms are functioning, leadership within the coordination structure could be strengthened. While the CMC meets, representatives from line ministries are often engaged with multiple duties and do not have the adequate resources and time to become fully briefed for effective committee contributions and decision-making, especially considering the complex policy nature of social security. Additionally, as government members shift posts often, when new secretaries are taking up a role in the CMC, they are not prepared or fully versed in the necessary information to contribute to meaningful decision-making.

Coordinating 35 ministries is a challenging task. There are questions of whether it is necessary given that most ministries have very small schemes, some of which are arguably not social security anyway. Indeed, the support given to coordination by the SPPS would be more effective if it were focused on those core ministries that have key roles in building an inclusive lifecycle social security system.

Decision-making in the coordination structure could be improved through the use of technical and operational support, as identified in the MTR. Support to key line ministries, where the most impact can be made, would strengthen the ability of representatives to more meaningfully engage in the coordination structure. Technical support has been requested by multiple line ministries, including the MoSW, which is supposed to become the lead ministry by 2026 for the majority of social security programmes. Technical support units can also strengthen the overall line ministry response to NSSS Action Plan monitoring and implementation, and key proposal development.

Therefore, it is evident that supporting only two Ministries – the Ministry of Planning and Cabinet Division – through the SPPS is insufficient. If an effective social security system is to be established, the capacity of a wider number of Ministries needs to be strengthened, both to develop policy and implement schemes. The focus of SPPS capacity development should, therefore, be focused on those ministries that will have a meaningful role in building an inclusive, multi-tiered social security system. This will require the SPPS to broaden its direct support to the Ministry of Labour and Employment, the Ministry of Finance and the Ministry of Social Welfare.

The SPPS was not able to make adequate investments to build demand for a more progressive social security system from law makers, civil society, and other non-government actors. There is also little sign of other development partners effectively engaging in this area either. Yet, in the absence of greater demand from citizens and broader civil society, the government is less likely to implement more progressive policies. Therefore, it is clear that the SPPS needs to broaden its engagement to strengthen the capacity of non-governmental actors – such as civil society organisations (including religious bodies and trade unions), the private sector, Parliament and the media – while also packaging its communication outputs so that they effectively reach these actors.

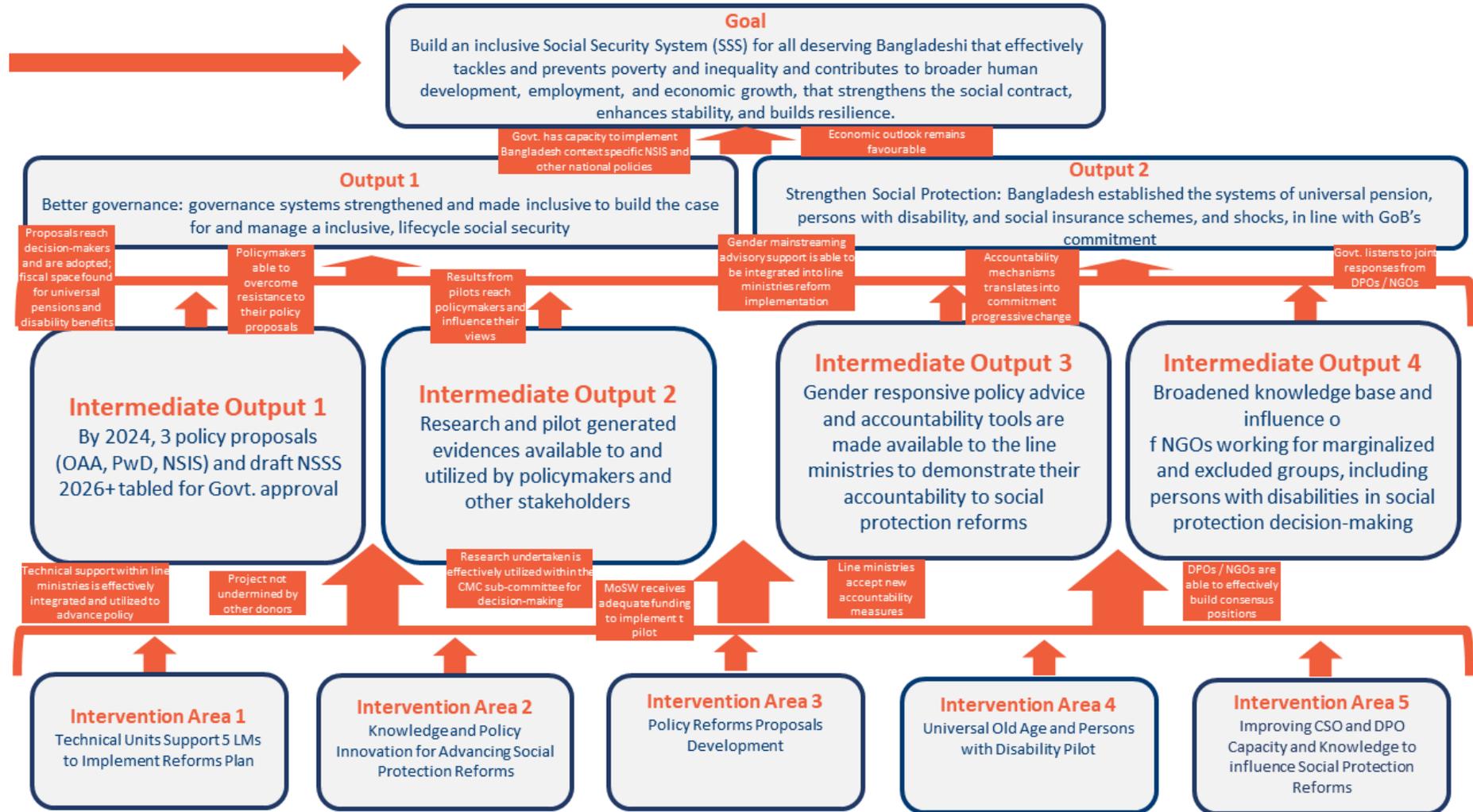
Additionally, all research from the previous phase including gender diagnostic, policy and strategy, and NSSS first mid-term review are feeding into the development of the 8th Five Year Plan on social protection and poverty as background papers. GoB has directly confirmed the research is feeding into the development, in addition to the latest international research, and unfinished business in the NSSS.

Finally, while the SPPS's support to technical innovations has produced useful results, the innovations themselves have not yet been effectively scaled-up. To a large extent, this is because the SPPS has not had the resources to comprehensively test its innovations on the ground. If the SPPS were to have much closer and long-term engagement with local-level implementation – for example, through a pilot programme focused on the operational delivery of inclusive schemes – innovations could be more effectively tested and prepared for national roll-out. Indeed, the testing of innovative approaches to social security at local level would play an important complementary role in influencing government, enabling policymakers to see for themselves the impact of these approaches on the ground.

2.5 Theory of change

The strategy operates under a theory of change shown in the chart overleaf.

2.5 Theory of Change 2020-2025



3 LOG-FRAME

Social Security Policy Support (SSPS) Programme										
Indicators	Baseline	Targets						MoV	Risks / Assumptions	Partners
		2020	2021	2022	2023	2024	2025			
Output 1: Better governance: governance systems strengthened and made inclusive to build the case for and manage a inclusive, lifecycle social security										
1.1 Dedicated NSSS CMC sub-committee (headed by Cabinet Secretary) activated with fit for purpose composition and scope for efficient implementation of reforms plans	Government is in agreement to activate the committee with support from the project	Committee activated with agreed ToR, right composition, and scope of work. Decisions on 1 st MTR findings and recommendation.	Committee agrees on a set of prioritized action plan based on the reforms action plan by 35 line ministries	Integration of SP reforms plan in the Annual Performance Agreement (APA)	Oversee the implementation of the reforms action plans as in the APA by commissioning the 2 nd MTR	Oversee the implementation of the reforms action plans as in the APA Decisions on 2 nd MTR findings and recommendation	The final NSSS Evaluation shows significant reforms progress	Annual Performance Agreement (APA) of SP implementing line ministries	Risks: delayed reforms implementation by line ministries due to capacity constraints and / or inter-ministerial complexities Assumptions: Sub-committee able to use APA incorporation as appropriate tool to hold line ministries accountable to reforms implementation	Cabinet, GED, MoSW, MoF, MoLE, CMC, CMC sub-committee
1.2 Percentage of Old Age Allowance and Persons with Disability Allowance expenditure against GDP	2018-19 OAA (0.095%) PwD (0.033%)	OAA (0% increase from 2019) PwD (10% increase from 2019)	OAA (5% increase from 2019) PwD (20% increase from 2019)	OAA (10% increase from 2019) PwD (30% increase from 2019)	OAA (15% increase from 2019) PwD (40% increase from 2019)	OAA (20% increase from 2019) PwD (50% increase from 2019)	OAA (40% increase from 2019) PwD (100% increase from 2019)	National budget	Risks: Delays in finalizing disability assessment mechanism across stakeholders; NID identification issues (age documentation) is solvable issue for current older generation Assumptions: stable economic growth provides for fiscal space; Govt. public statements are able to be translated into action	MoF, MoSW
Output 2: Strengthen Social Protection: Bangladesh established the systems of universal pension, persons with disability, and social insurance schemes, and shocks, in line with GoB's commitment										
2.1 By 2025, Government has significantly increased coverage of old age persons and	Old age and PwD are not universal OA coverage: 4.4m (2019)	OA increased by 10% from baseline PwD increased by 10% from baseline	OA increased by 20% from baseline PwD increased by 20% from	OA increased by 30% from baseline PwD increased by 30% from	OA increased by 40% from baseline PwD increased by 40% from baseline	OA increased by 50% from baseline PwD increased by 50% from	OA increased by 100% from baseline PwD	Annual report of cabinet ministry	Risks: delayed approval due to: government commitment for universal old age + PwD is affected	MoSW, MoLE, MoF, GED, Cabinet, Insurance Development

Social Security Policy Support (SSPS) Programme										
Indicators	Baseline	Targets						MoV	Risks / Assumptions	Partners
		2020	2021	2022	2023	2024	2025			
persons with disability by adopting an universal approach (sex and age disaggregated data)	PwD coverage: 1.8m (2019)		baseline	baseline		baseline	increased by 100% from baseline		due to fragmented DP support; difficulty in building consensus with labour unions Assumptions: stable economic growth provides for fiscal space; private sector willing to participate in NSIS implementation	& Regulatory Authority Bangladesh (IDRA), Private Sector (insurance companies), Labour organizations, DPOs, Development Partners, CSOs, NGOs, Poverty LCG
2.2 By 2025, Government has adopted gender and disability inclusive NSIS	NSIS feasibility assessment draft exists	NSIS feasibility assessment is reviewed by CMC M&E Committee	Multi-stakeholder (DPs, CSOs, private sector, GoB) consultations on NSIS feasibility assessment	Draft NSIS policy is ready for review by Thematic Cluster Committee (8 line ministries) and CMC consideration	Final draft NSIS policy is presented before the Cabinet Committee on Social Security (5 Ministers headed by Minister of Finance)	Final draft NSIS policy reviewed by the Cabinet chaired by Prime Minister	Adoption of NSIS policy appropriate to the legal, financial, and institutional context of Bangladesh	Gazette notification; NSIS policy; Meeting Minutes of CMC		
2.3 By 2025, NSSF 2026+ adopted a gender and disability responsive universal social security approach	NSSF Mid-Term Review (MTR) available	MTR finding is adopted by CMC	CMC Sub-committee (headed by Cabinet Secretary) approves a NSSF 2026+ formulation roadmap and overseeing its implementation	A series of national consultation on background studies on suitable model, financial modelling, and a working formulation team	CMC endorses NSSF 2026+ draft	Final draft NSSF reviewed by the Cabinet chaired by Prime Minister	A gender and disability responsive NSSF 2026+	NSSF 2026+; Meeting Minutes of CMC, Cabinet, Sub-Committee		
Intermediate Output 1: By 2024, 3 policy proposals (OAA, PwD, NSIS) and draft NSSF 2026+ tabled for Govt. approval										
1.1 By 2024, Govt. has gender responsive universal old age and persons with disability policy proposals	Old Age Policy 2013; Disability Policy 2015 exist with targeted approach	Administrative approval secured for establishing technical units	Technical units supporting MoSW to start developing the policy proposals	A framework outlining suitable model and policy and financial options for the proposal undertaken by MoSW	National consultations for developing draft proposal (including DPOs)	Govt. has completed developing 2 policy proposals	Proposals for revision of existing policy to incorporate universal old age + PwD is endorsed by the Govt.	CMC Meeting Minutes, final proposals	Risks: Govt. may decide to adopt an incremental approach to full coverage of old age and PwD; administrative delay due to leadership change in the ministry; request for repeated revisions Assumption: fiscal space is available; political parties taking opportunities of election year to promote different policies	MoSW, MoF, Cabinet Division, GED, DPOs, BBS

Social Security Policy Support (SSPS) Programme										
Indicators	Baseline	Targets						MoV	Risks / Assumptions	Partners
		2020	2021	2022	2023	2024	2025			
1.2 By 2024, existence of gender responsive National Social Insurance Scheme (NSIS) proposal	Draft NSIS Feasibility Study exists	Finalization of feasibility study based on inputs from M&E committee	A high-level task team / sub-committee secured to provide a framework for NSIS based on the feasibility study	Technical units supporting MoLE and MoF to start developing the draft policy proposal	National consultations, including national conference participated by all stakeholders including political parties for developing draft proposal	Policy proposal exists based on broad-based consensus	Proposals for NSIS policy to is endorsed by the Govt.	CMC Meeting Minutes, final proposals	Risks: Lack of consensus with private sector Assumptions: Realistic insurance model feasible based on Bangladesh context	Cabinet, MoLE, MoF, IDRA, private sector
1.3 Existence of COVID-19 social protection policy responses focusing on disabled individuals and marginalized groups	COVID-19 new cases trending upward in Bangladesh and Government in discussion stages on various policy options	Needs assessment for PwD and marginalize groups coping strategy for short-medium-long-term strategy including corresponding GoB funding needs report Enable existing 333 hotline for social protection for addressing complaints/grievance to support government for smooth implementation of emergency / shock responsive social protection support for addressing COVID-19	COVID-19 hotline operational Shock-responsive (COVID-19) specific social protection strategy completed						Risks: COVID-19 overwhelms Bangladesh to the point of devastation and government lacks capacity to respond Assumptions: COVID-19 expands throughout Bangladesh, but remains manageable to a degree; social cohesion remains stable in the country	GED, Cabinet Division, MoF, ICT Division, CSOs / DPOs, Development Partners, Garment Trade Unions
Intermediate Output 2: Research and pilot generated evidences available to and utilized by policymakers and other stakeholders										
2.1 Incorporation of research recommendations into social protection policy (PwD accessing SP, targeting and selection, examination of options for expanding the fiscal space for universal old age, persons with disability, and	Not initiated	2 ToRs developed for (PwD accessing SP, targeting and selection)	2 research drafted (PwD accessing SP, targeting and selection); 2 ToRs developed: examination of options for expanding the fiscal space for universal old age, persons with disability, and social	4 Research finalized (PwD accessing SP, targeting and selection, examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance, NID documentation)	Recommendations from 4 researches are incorporated into policy proposal and NSSF 2026+ development			4 researches, OAA + PwD + NSIS policy proposal, NSSF 2026+ draft	Risks: natural disasters that affect availability of high quality experts Assumptions: recommendations from the research are within the capacity of the government for short-medium term implementation	GED, MoSW, MoLE, MoF, Cabinet, DPOs, DPs, CSOs

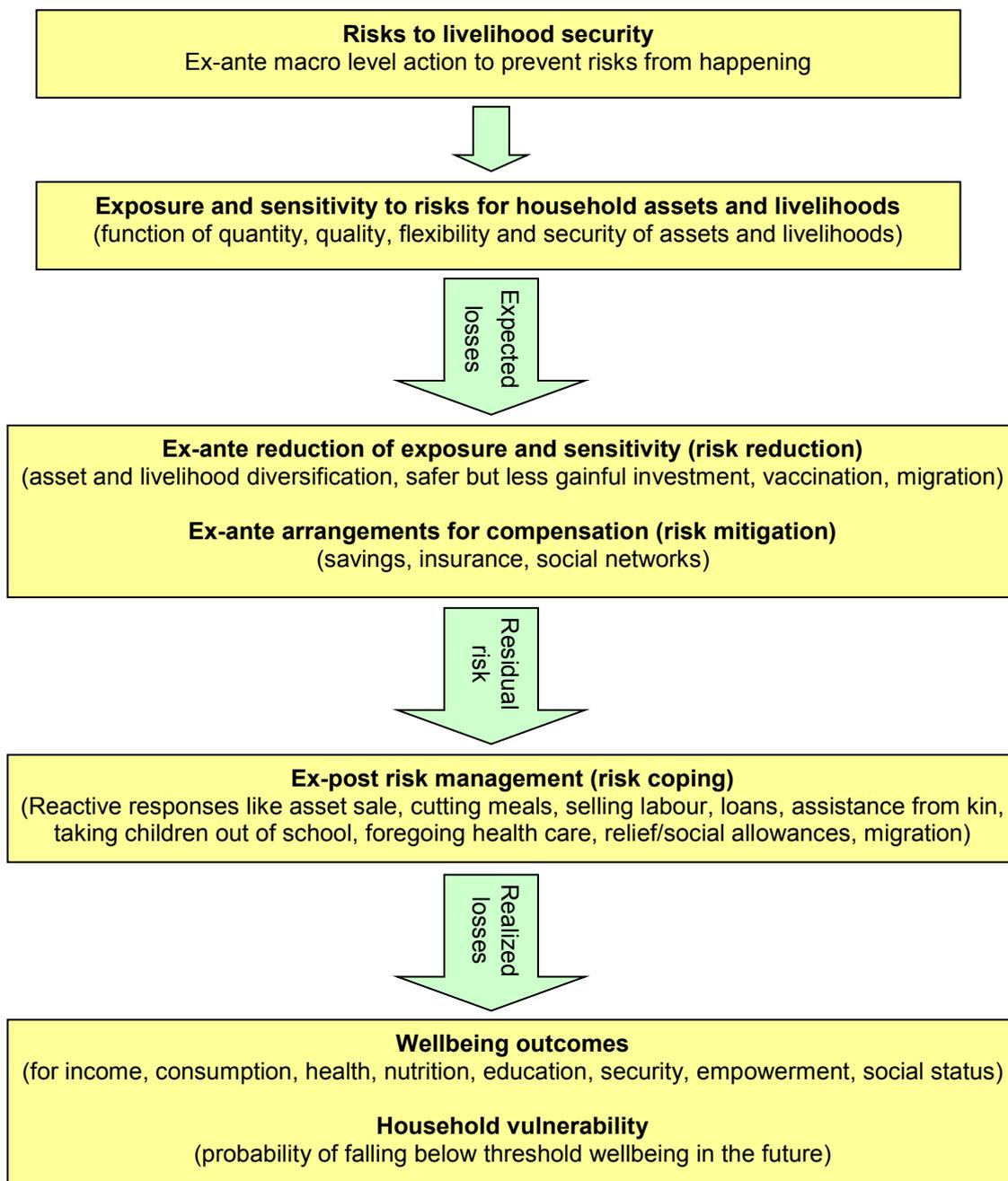
Social Security Policy Support (SSPS) Programme										
Indicators	Baseline	Targets						MoV	Risks / Assumptions	Partners
		2020	2021	2022	2023	2024	2025			
social insurance, NID documentation)			insurance, NID documentation)							
2.2 Availability, incorporation into policy, and dissemination of case study for developing an evidence base for universal old age and persons with disability SP policies in Bangladesh	Absence of Bangladesh specific evidence base on universal old age and persons with disability social protection	Concept note for pilot developed (scope, coverage area, transfer amount, partners, gender responsive methodology)	Draft pilot design developed with Govt. co-financing	MoSW is implementing pilot with support from the technical unit	Pilot operational and preliminary findings are shared in the national conference	Major case study findings, recommendations, and lessons learned feed into universal OAA and PwD final policy proposals, and NSSS 2026+ development	Policy brief from the case study are widely shared	Pilot design concept note, draft pilot design, final pilot design, pilot MIS reports, final pilot report, policy brief	<p>Risk: securing Govt. co-finance delayed due to administrative Govt. procedures</p> <p>Assumption: Govt. allocates the funds for the transfers for the pilot area; the Govt. continues the universal old age + PwD pilot area indefinitely after UNDP case study is finished</p>	MoSW, MoF, GED, DPs, DPOs
Intermediate Output 3: Gender responsive policy advice and accountability tools are made available to the line ministries to demonstrate their accountability to social protection reforms										
3.1 Functional and utilized web-based social protection dashboard for improved monitoring of social protection reforms incorporated in the Annual Performance Agreement (APA)	Government monitoring of social protection reforms is manual, and does not cover all areas of reform performance	ToRs developed for commissioning a design study for web-based social protection dashboard is available Concept note for revised M&E Framework available for CMC sub-committee / M&E committee review	GED produces draft design including web-based prototype of dashboard Revised M&E Framework adopted and report incorporated into dashboard	Dashboard is trialed for 2022 and populated with sex and age disaggregated data, including M&E Framework data	Dashboard is finalized populated with sex and age disaggregated data, including M&E Framework data	Functioning dashboard with M&E sex and age disaggregated data developed for CMC sub-committee / M&E committee review, follow-up, and feedback to line ministries on social protection reform progress	NSSS 2026+ incorporates section on dashboard and revised M&E framework	ToRs for dashboard design study, revised M&E framework, prototype dashboard, populated dashboard, CMC sub-committee Meeting Minutes	<p>Risks: the LMs outside of the projects support may lack capacity to fully utilize the dashboard</p> <p>Assumptions: current commitment to social protection reforms is resilient to changes in leadership</p>	Cabinet, GED, MoSW, MoF, MoLE, CMC, CMC sub-committee
3.2 Strengthened key line ministries (Cabinet Division, GED, MoSW, MoF, MoLE) capacity for gender responsive SP decision making	Gender Strategy and Action Plan exists, however, line ministries have limited understanding on how to implement gender responsive SP reforms	Review of consistency of national policies with NSSS and SSPs completed	Set of gender focused indicators addressing practical and strategic needs of women for SSPs developed and endorsed NSSS M&E Committee	Key line ministry decision-makers have enhanced knowledge of and capability to design and implement gender responsive SP policy and SSPs as a result of targeted	Key line ministries have developed guidelines to integrate gender responsive programme design (empowering elements, participation, awareness, social capital, etc.) in all programmes	Draft gender responsive SSP policy for harmonized effective and efficient impact developed by key line ministries and available for stakeholder feedback	SSP policy harmonized and included gender focused programs for children and women for effective and efficient impact and incorporated into NSSS 2026+	Review of national policies, set of gender focused indicators, targeted capacity building reports, integrated gender responsive guideline, draft gender	<p>Risks: key line ministry representatives ignore need for targeted improvements for enhancing gender responsive SP policy and SSP design</p> <p>Assumptions: targeted capacity building efforts supported by</p>	Cabinet Division, GED, MoSW, MoF, MoLE

Social Security Policy Support (SSPS) Programme										
Indicators	Baseline	Targets						MoV	Risks / Assumptions	Partners
		2020	2021	2022	2023	2024	2025			
				capacity building				responsive NSSS 2026+ policy, NSSS 2026+	specialized advisory gender advisory services will have an impact on increasing the capacity of decision makers	
3.3 Increase knowledge about reform priorities of 5 key line ministries (Cabinet Division, GED, MoSW, MoF, MoLE) with evidence of support from senior leadership to implement them	Limited knowledge among key line ministries about key reform issues, specifically exclusion, social insurance, gender main responsiveness, and PwD	Revised NSSS Action Plan 2021-25 incorporates gender, communication, advocacy, and urban action plans, and MTR recommendations	Line ministries trained on key reform and policy proposal areas (evidence on universal [old age, PwD, social insurance], creating fiscal space, budget preparation, social insurance, grievance redress, accountability)	Line ministries are regularly updating reform progress data on dashboard	Senior officials of the line ministries have improved understanding of global best practices on social protection models	Line ministries have provided high quality inputs into key policy proposals	Line ministries demonstrate significantly increased capacity to sustain the reforms effort	Training reports, dashboard report, workshop proceedings, proposal inputs, NSSS Final Evaluation	<p>Risks: frequent changes in line ministry officials limits institutional capacity building</p> <p>Assumptions: development partners remain commitment to combined and coordinated capacity building efforts</p>	Cabinet, GED, MoSW, MoF, MoLE, CMC, CMC sub-committee
Intermediate Output 4: Broadened knowledge base and influence of NGOs working for marginalized and excluded groups, including persons with disabilities in social protection decision-making										
4.1 Influence of non-state actors working for marginalized and excluded groups, including persons with disabilities in the SP decision-making	DPOs are not included in the committees	Supporting non-state actors and DPOs to create a platform to participate in SP decision-making	Customization of SP communication strategy for Leave No One Behind endorsed by DPOs Platform	Non-state actors and DPOs produce a citizen's report on SP and needs of marginalized and excluded groups	Non-state actors and DPOs produce inputs for consideration into draft NSSS 2026+	Non-state actors and DPOs present consolidated inputs for presentation at National Social Security Conference 2024	NSSS 2026+ includes the priorities and concerns of marginalized communities, including persons with disabilities	A set of case studies commissioned by the project to understand the influence	<p>Risks: fragmentation of CSOs and DPOs may limit their ability to build consensus on core social protection issues and agenda setting</p> <p>Assumptions: the current commitment to CSO participation in policymaking remain intact throughout the project life</p>	CSOs, DPOs, MoSW

Transitioning from vulnerability to ability

The policy- and system-related activities will reduce vulnerability to shocks by building an enabling environment for more developmental social protection. Poor people's choice of livelihood strategies, their willingness to take risks, the asset accumulation and other outcomes they can achieve through a combination of own agency and social transfers are heavily influenced by powerful external factors which constitute their vulnerability context. In determining benefit packages of programmes including a developmental trajectory, it is important to have a profound understanding of the vulnerability situation to address. Vulnerability is both a symptom of poverty and a cause of poverty – vulnerability and poverty reinforce each other. Poor households are more exposed to all kinds of risks than non-poor households, but they have less ability to manage these risks. Two of the most important risk mitigation tools are seriously deficient in case of the poor; they have less opportunity to save for their own protection and they have very limited access to formal insurance.

Figure 5: Risk-Vulnerability Chain



Vulnerability is also closely linked to ownership of assets; the more assets households have, the less vulnerable they are. The main concern of the extreme poor is to protect consumption without having any reserves in store to fall back on. This can be called their survival strategy, which includes both reactive strategies to cope with hardships when they occur and proactive strategies to mitigate risks. The ability of households to manage risks and cope with hazards without undermining the livelihoods households rely on for their wellbeing is called resilience. Poor households have to negotiate an environment of multiple risks with a number of counter-measures as illustrated in Figure 5 below. Marginalized and vulnerable people are forced to be industrious to make ends meet and they are more expert than most in pursuing livelihood activities in a risky environment, but the odds are stacked against them.

Given the complexity of vulnerabilities, it is necessary to unpack or disaggregate them. While social protection interventions are often triggered by natural disasters or market fluctuations like global economic recessions causing massive unemployment locally, it is important to realize that vulnerabilities are endemic to the situation of poor and disadvantaged groups and not the result of any single dramatic event, not even in disaster-prone Bangladesh. Vulnerabilities are caused by socially constructed systems with embedded structural inequalities that result in market exclusion and inability to take advantage of opportunities for some groups, discrimination and rigid social norms that result in social marginalization or exclusion with limited access to social networks, exposure to hazards caused by natural calamities or degrading environment conditions, poor health or disabilities, old age, lack of access to rights, etc. Threats can take the form of sudden shocks, long-term trends, seasonal cycles or obstacles ingrained in structures. Vulnerabilities are also influenced by location, like areas prone to natural disasters.

Women's vulnerability to risks is different from men's, largely because women also have a reproductive role, in addition to household chores and productive responsibilities. Their curtailed freedom and mobility inhibits human development and makes women easy victims of hazards. Women's lower status in households and communities and their exclusion from independent ownership of assets reinforce their vulnerability. However, women are also experienced risk managers through the family care activities traditionally assigned to them.

IV. RESULTS AND RESOURCES FRAMEWORK

<p>Intended Outcome as stated in the Country Programme Results and Resource Framework:</p> <p>Outcome 2.1: Economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks</p>
<p>Outcome indicators as stated in the Country Programme Results and Resources Framework, including baseline and targets:</p> <p>Percentage of women's participation in labour force; percentage of poorest quintile in national consumption; rate of extreme poverty headcount in urban areas (CBN)</p> <ul style="list-style-type: none"> - Number of households benefiting from United Nations social safety net programmes (Baseline 2010: 24,000; Target 2016: >100,000) - Female-headed households as percentage of United Nations social safety net programme beneficiaries (Baseline 2010: n/a; Target 2016: >50%) - Number of households with increased incomes in project-based areas (Baseline 2011: n/a; Target 2016: 50,000)
<p>Applicable Key Result Area (from 2008-11 Strategic Plan): Poverty reduction and Millennium Development Goals achievement</p>
<p>Partnership Strategy</p>
<p>Project title and ID (ATLAS Award ID):</p>

INTENDED OUTPUTS	OUTPUT TARGETS FOR (YEARS)	INDICATIVE ACTIVITIES	RESPONSIBLE PARTIES	INPUTS
<p>Output 1</p> <p>Better governance: governance systems strengthened and made inclusive to build the case for and manage a inclusive, lifecycle social security</p>	<p>Targets</p> <ul style="list-style-type: none"> - Administrative approval secured for establishing technical units - Technical units supporting MoSW to start developing the policy proposals - A framework outlining suitable model and policy and financial options for the proposal undertaken by MoSW - Finalization of feasibility study based on inputs from M&E committee - A high-level task team / sub-committee secured to provide a framework for NSIS based on the feasibility study - Technical units supporting MoLE and MoF to start developing the draft 	<ul style="list-style-type: none"> - Develop plan for permanent GoB institutional arrangement for supporting social protection policy and delivery analysis - Engagement with core Ministries and implement plan - Develop common Indicators for data collection from different ministries - Facilitate inter-ministerial core committee meetings 	<p>Cabinet, GED, MoSW, MoF, MoLE, CMC, CMC sub-committee, Cabinet, Insurance Development & Regulatory Authority Bangladesh (IDRA), Private Sector (insurance companies), Labour organizations, Poverty LCG</p>	<p>See budget breakdown</p>

	<p>policy proposal</p> <ul style="list-style-type: none"> - Needs assessment for PwD and marginalize groups coping strategy for short-medium-long-term strategy including corresponding GoB funding needs report - 2 ToRs developed for (PwD accessing SP, targeting and selection) - 2 research drafted (PwD accessing SP, targeting and selection); 2 ToRs developed: examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance, NID documentation) - 4 Research finalized (PwD accessing SP, targeting and selection, examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance, NID documentation) - Concept note for pilot developed (scope, coverage area, transfer amount, partners, gender responsive methodology) - Draft pilot design developed with Govt. co-financing - MoSW is implementing pilot with support from the technical unit 	<p>on social protection</p> <ul style="list-style-type: none"> - Development of ToRs for technical units for within line ministries - Research outputs - Analytical outputs for policy development of key proposals - Workshops with private sector on insurance concepts for NSIS development - Concept note writing on pilot designs - Study tour to Nepal on universal old age - Feasibility studies on pilot designs and policy proposals - MoSW needs assessment - GRS mainstreaming - Develop arrangements for knowledge sharing - Core research group provides evidence on cross-cutting issues - Facilitate national policy dialogue on the basis of 		
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<p>Output 2 Strengthen Social Protection: Bangladesh established the systems of universal pension, persons with disability, and social insurance schemes, and shocks, in line with GoB's commitment</p>	<ul style="list-style-type: none"> - ToRs developed for commissioning a design study for web-based social protection dashboard is available - Concept note for revised M&E Framework available for CMC sub-committee / M&E committee review - GED produces draft design including web-based prototype of dashboard - Revised M&E Framework adopted and report incorporated into dashboard - Dashboard is trialled for 2022 and populated with sex and age disaggregated data, including M&E Framework data - Review of consistency of national policies with NSSS and SSPs completed - Set of gender focused indicators addressing practical and strategic needs of women for SSPs developed and endorsed NSSS M&E Committee - Key line ministry decision-makers have enhanced knowledge of and capability to design and implement gender responsive SP policy and SSPs as a result of targeted capacity building - Revised NSSS Action Plan incorporates gender, communication, advocacy, and urban action plans, and MTR recommendations - Line ministries trained on key reform and policy proposal areas (evidence 	<p style="text-align: center;">research reports</p> <ul style="list-style-type: none"> - Analytical outputs for policy development of key proposals - Workshops and policy dialogues with CSOs / DPOs on social protection policy responses - Concept note writing on pilot designs - ToR writing for specialized services - Workshops on M&E framework updating - ToR writing for web-based dashboard designs - Secondary analytical literature reviews of NSSS policies - Creation of web-based NSSS dashboard and trialling basis - Gender mainstreaming activities across line ministries - Provide annual M&E reports - Support line ministries to develop downstream 	<p>Cabinet Division, UNDP, GED, MoSW, MoF, MoLE, CMC, CMC sub-committee, DPOs, Development Partners, CSOs, NGOs, Poverty LCG</p>	<p>See budget breakdown</p>
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	<p>on universal [old age, PwD, social insurance], creating fiscal space, budget preparation, social insurance, grievance redress, accountability)</p> <ul style="list-style-type: none"> - Line ministries are regularly updating reform progress data on dashboard - Supporting non-state actors and DPOs to create a platform to participate in SP decision-making - Customization of SP communication strategy for Leave No One Behind endorsed by DPOs Platform - Non-state actors and DPOs produce a citizen's report on SP and needs of marginalized and excluded groups 	<p>planning and programme coordination linkages</p> <ul style="list-style-type: none"> - Support civil society to implement grievance systems and other rights-protection mechanisms 		
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V. MULTI-YEAR WORK PLAN

EXPECTED OUTPUTS	PLANNED ACTIVITIES	RESPONSIBLE PARTY	Funding Source	Budget Description	Planned Budget by Year							Total Planned Budget Amount in USD
					2014-Jun 2020	Jul-20	2021	2022	2023	2024	2025	
Output 1: Better governance: governance systems strengthened and made inclusive to build the case for and manage an inclusive, lifecycle social security	1.1 Technical Units to support to line ministries on SP reforms	UNDP	UNDP	IC – local	677,361		159,429	248,857	248,857	248,857	248,857	1,832,218
			UNDP	Workshops								
	1.2 Knowledge and policy innovation for SP reforms	UNDP	UNDP	Workshops / Training	423,866	43,890	160,200	100,200	94,859	56,278	56,636	935,929
			UNDP	IC – local								
			UNDP	Publication								
	1.3 COVID-19 policy response	UNDP	UNDP	Contractual Services-Companies	0	100,000	-	-	-	-	-	100,000
	1.4 Stakeholder engagement and dissemination on research and evidences	UNDP	UNDP	Workshops / Training	432,991	16,864	81,826	79,792	80,000	80,000	80,000	851,473
	1.5 Gender mainstreaming SP reforms	GoB / UNDP	UNDP	IC – local	181,853	2,500	30,000	30,000	37,000	37,000	31,782	350,135
	1.6 Support to CMC Coordination for strengthening accountability	UNDP	UNDP	Workshops / Training	539,866	33,200	35,853	33,200	28,200	28,200	28,200	726,719
	1.7 CSO / DPO platforms for influencing SP	UNDP	UNDP	Workshops / Training	707,136	15,000	50,000	75,000	100,000	75,000	60,000	1,082,136
	1.8 Human Resources	UNDP	UNDP	Service Contract Individual	923,991	69,163	229,954	299,954	171,040	171,040	171,040	2,036,182
1.9 Operations	UNDP	UNDP	Office Oper.	721,189	40,200	85,400	48,200	40,200	40,200	40,200	1,015,589	
Sub-Total for Output 1					4,608,253	320,817	832,662	915,203	800,156	736,575	716,715	8,930,381
Output 2: Strengthen Social Protection: Bangladesh established the systems of universal pension, persons with disability, and social insurance schemes, and shocks, in line with GoB's commitment	2.1 Improving NSSS M&E	UNDP	UNDP	Workshops, Training / IC – Inter. / Contractual Services-Companies	234,988	30,000	60,000	20,000	75,000	75,000	75,000	569,988
	2.2 Research fund	UNDP	UNDP	Workshops, Training / IC - Inter. / Contractual Services-Companies / IC – local	577,846	26,143	175,000	175,000	100,000	100,000	90,428	1,244,417

	2.3 Pilot on old age allowance and Persons with Disabilities	UNDP	UNDP	Contractual Services-Companies / Workshops, training	-	-	-	-	100,000	100,000	100,000	300,000
	2.4 Stakeholders engagement on development of NSSS 2026 and onwards	UNDP	UNDP	Workshops / Training / IC - local	-	47,500	50,000	-	65,000	65,000	65,000	292,500
	2.5 Project Monitoring	UNDP	UNDP	Workshops, training / Service Contract Individual	98,329	0	38,634	68,634	68,634	68,634	68,632	411,497
	2.6 Project Evaluation	UNDP	UNDP	IC – inter.	0	-	-	35,000	-	75618	35,000	145,618
	Sub-Total for Output 2				911,163	103,643	323,634	298,634	408,634	484,252	434,060	2,964,020
General Management Support		UNDP	UNDP	Facilities and Admin.	398,693	27,778	50,000	38,889	38,889	0	0	554,249
Grand Total					5,918,109	452,238	1,206,296	1,252,726	1,247,679	1,220,827	1,150,775	12,448,649
			By Donor:									
				DFID	3,145,478	0	0	0	0	0	0	3,145,478
				DFAT	2,236,888	375,000	675,000	525,000	525,000			4,336,888
				UNDP	535,743	77,238	255,962	166,600	166,600	166,600	167,000	1,535,743
				Unfunded			275,334	561,126	556,078	1,054,227	983,775	3,430,540

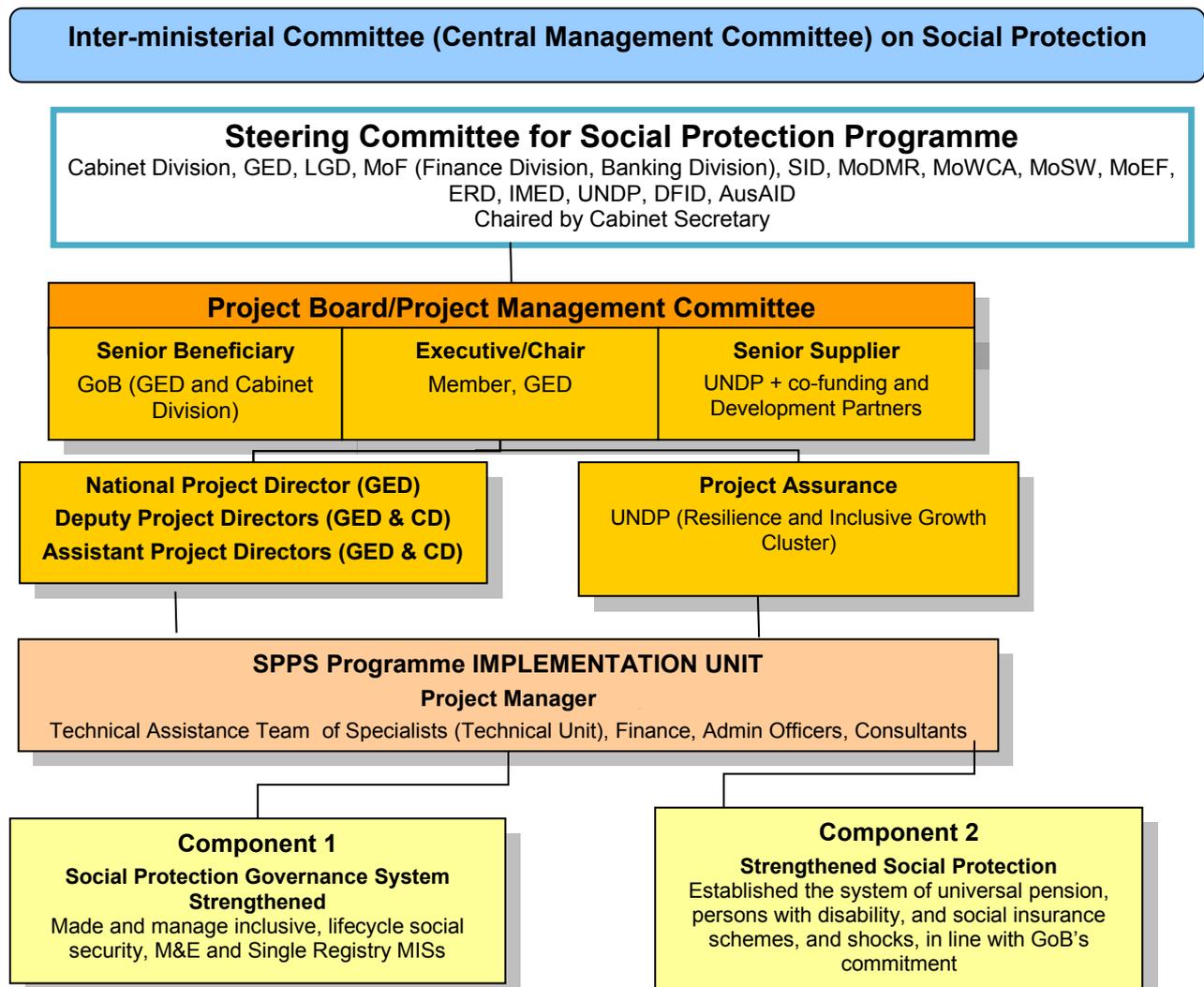
*Annex 1, January 2014 – June 2020 Multi-Year Work Plan

VI. MANAGEMENT ARRANGEMENTS

Project Management and Governance

Oversight will be provided by a Project Board/Project Implementation Committee (PIC), which is the group responsible for consensus management decisions for the project when guidance is required, including approval of project plans and revisions. Project Board/PIC will ensure accountability, transparency, effective project management and value for money. Annual reviews, work plans and budgets will be prepared and presented by the Project Management to the Executive and other members of the Project Board/ PIC for review and approval. 6-month reports will be prepared by the Project Manager, under the guidance of the National Project Director, and submitted to UNDP, who will share narrative and financial reports with co-funding development partners. The PIC will have annual meetings, chaired by Member GED, and bi-monthly project meetings chaired by the National Project Director. The Project Steering Committee (PSC), chaired by the Cabinet Secretary, will be responsible for policy guidance and co-ordination between all institutions and groups involved in the Social Protection Programme. Under the Government reporting system established, the Steering Committee will in turn report to the Cabinet Division Inter-Ministerial Committee on Social Security Programmes. As per provision made in existing circular issued by the Cabinet Division for SPPS Programme that DFAT will be an observer of the Project Implementation Committee (PIC), and member of the Project Steering Committee (PSC).

The composition of the Project Board/PMC and the overall project structure are given in Figure 6.
Figure 6: Programme Management and Implementation Structure



Technical Units

Out of 5 technical units, 3 technical units will be placed in MoSW, MoF, and MoLE, with composition of a team of 2 (1 senior and 1 junior) technical staff, including office operations (budgeted under Output 1). The Cabinet Division existing office will have 1 senior technical staff (budgeted under Output 1) and will receive junior support from the project (budgeted under Common Expenditures). The project management unit at the GED will access advisory support to provide technical support to GED and guide all technical units (budgeted under Output 1 and Output 2).

The project management unit as a whole will serve as the technical units for the GED and the Cabinet Division; these units are costed under Human Resources. The new 3 technical units (MoSW, MoF, MoLE), will be comprised of teams of 2: 1 senior and 1 junior technical team members; these 3 new units are costed under Output 1 (including office expenses).

5.1 Key Project Staff of the NSPS implementation unit

1) National Project Director (NPD)

A National Project Director (NPD) will be recruited from amongst GED officials with Master and Ph.D in Economics. S/he will be responsible for giving guidance and directions to the Senior Social Protection Specialist, who will be his/her counterpart, and to two national social protection specialists on the overall management of project activities, ensuring that they are consistent with the signed Project Document and approved Annual Work Plans. The National Project Director will lead a GED NSPS implementation unit through planning, implementing and managing the delivery of activities approved in project documents and annual work plans. The National Project Director will guide and oversee core activities related to the Innovations Challenge Fund, micro-insurance, establishment of a policy research unit within existing government system and establishment of G2P payment platforms. The National Project Director will also facilitate anchoring coordinating within Government, managing local and international think tanks and universities, overall knowledge management with policy implications within the Government system to smooth the process of policy response and facilitate cooperation required with other Ministries and Government Departments for effective governance and system implementation of social protection strategy. NPD will be supported by two Deputy National Project Directors (one from GED and another one from Cabinet Division; three Assistant National Project Directors (two from GED and one from Cabinet Division).

UNDP-DFAT project management arrangement: The project will be implemented by UNDP following its National Execution (NEX) modality and the Strategic Partnership Framework between the Government of Australia and UNDP 2016-2020. The project will be implemented under the current governance and management arrangement of the SPPS Programme which will help sustaining existing leadership of the government partner.

UNDP, through its existing mechanism, will ensure project quality, financial integrity and operational support. In addition, it will also make sure that the government of Bangladesh receives high quality policy advice.

Project Management Unit (See 5.4 Programme Organogram)

National Project Manager (under Common Expenditures budget)

- ensure that the project is managed in an effective and accountable manner, complying with UNDP guidelines and reporting requirements.
- ensure that critical project information is monitored and updated in UNDP corporate systems. S/he tracks project's performance and identifies factors related to progresses which includes stakeholder's feedback, evidence on contextual changes, and operational performance data against financial and efficiency targets.
- monitor operational performances. S/he will establish guidelines and procedures for finance, human resources management, procurement and logistical services, ensure full

compliance with UNDP NEX guidelines and advise project management on rules and regulations. S/he would advise procurement plans, financial management and preparation of project progress reports and advise the day-to-day operational management of the project. The Project Manager will facilitate budgeting and expenditure tracking, regularly review financial reports and records and monitor status of obligations. S/he will supervise recruitment of UNDP staff, payroll and performance evaluation, manage the procurement process and oversee management of project assets, facilities and logistical services. Development of annual work plans, incorporating inputs from annual reflection workshops into future years.

- review transition arrangements, national ownership and sustainability plan and document lessons learnt through existing reporting and assurance mechanisms., at least annually.
- assess risks and implementation of risk management measures, at least annually.

National Social Protection Advisor (under Common Expenditures budget)

- provide expert advisory services on annual work plan, key policy proposal development, coordination efforts between line ministries and relevant GoB decision-makers, supporting technical units and line ministries on revising Action Plans, serve as high-level liaison between project and GoB at critical moments of delivery, support to the development of the web-based NSSS dashboard, and advisory support on updating NSSS M&E Framework

Financial Officer (under Common Expenditures budget)

- provide services on finance, human resources management, facilitate budgeting and expenditure tracking, prepare financial reports, payments to staff and vendors

Administrative Officer (under Common Expenditures budget)

- provide services on procurement and logistics, manage UNDP corporate reporting requirements, support preliminary preparations for donor and Government reporting

Information, Communications, and Technology Officer (under Common Expenditures budget)

- provider services on GRS support to Cabinet Division, support to development of web-based NSSS dashboard, backend maintenance of project website

Project Associate x 2 (under Common Expenditures budget)

- provide support to project manager, finance officer, and administrative officer on day to day procurement, logistics, finances, reporting, and documentation record keeping

Monitoring & Evaluation Officer – M&E (under M&E budget)

- lead the tracking of project's performance: collect progress data against indicator targets (RRF), compare and analyse evidence relating to baselines, milestones, targets and the theory of change, and identify factors related to progress
- provide services on project reporting on activities and progress under the logframe, feeding such data into the project's progress reports and assist in the report writing, provide technical assistance to scheduled Mid-Term Evaluation and End-of-project Evaluation, maintain contact with UNDP Country Office to track progress of field piloting of key SSPS interventions, complete UNDP corporate M&E reporting requirements, maintain and update M&E plan, provide inputs into development of web-based NSSS dashboard, provide inputs into the annual reflection workshops of the project
- ensure that project is in compliance with HACT assurance activities e.g programme monitoring to verify output progress, spot checks...

National Social Protection Specialist – (under Output 1, Technical Units budget)

- provide services to on social protection to the Cabinet Division as the lead technical unit member, serving as coordination role between technical units on Cabinet Division related decisions, support the project's activities through assistance of the Cabinet Division in coordination and cooperation of different ministries/departments, including inter-sectoral coordination, lead core activities related to NSSS Action Plans, and policy proposal development in support of the technical units. Ensure a feedback loop of project experience and actively engage in feeding information to UNDP and Government on project lessons with implications for social protection strategy and policy

Research – (under Output 2, Research budget)

- provide services on the research outputs, including ToR development, vendor contact and engagement and oversight, quality assurance of research drafts, preparation and inputs of draft briefs for committee stages, working with research vendors on completing final research versions, writing policy briefs for use by technical units, supporting technical units with research and information for policy proposal development, engage in stakeholder research draft and dissemination feedback rounds on research outputs

Communication – (under Output 2, Stakeholder Engagement and Dissemination on Research and Evidences budget)

- provide services to ensure that a media and visibility is developed and published for reporting requirements, maintaining a project website and records of committee meeting minutes, publishing content on Facebook and Twitter, finalizing policy briefs, supporting DPO platform outputs, engaging stakeholders for draft and dissemination feedback rounds on research outputs and on other project, technical unit, or CSO / DPO platform updates

Technical Units

Out of 5 technical units, 3 technical units will be placed in MoSW, MoF, and MoLE, with composition of a team of 2 (1 senior and 1 junior) technical staff, including office operations (budgeted under Output 1). The Cabinet Division existing office will have 1 senior technical staff (budgeted under Output 1) and will receive junior support from the project (budgeted under Common Expenditures). The project management unit at the GED will access advisory support to provide technical support to GED and guide all technical units (budgeted under Output 1 and Output 2).

The project management unit as a whole will serve as the technical units for the GED and the Cabinet Division; these units are costed under Human Resources. The new 3 technical units (MoSW, MoF, MoLE), will be comprised of teams of 2: 1 senior and 1 junior technical team members; these 3 new units are costed under Output 1 (including office expenses).

5.2 Partnerships

Social protection strategies, policies and programmes build on partnerships that cut across government institutions, international organisations, development partners, civil society, think tanks and academia, Parliament and political parties, social partners (labour and business) and other key stakeholders. Few areas of policy require richer partnerships – both inter-ministerial and between government and other stakeholders.

Partnerships linking key government stakeholders ensure the cooperation and coordination required for effective social protection. At the highest level, a partnership between political champions and the national planning bureaucracy creates the synergy that enables effective policy reform. Political champions create the required policy space, opening the door for government officials to plan and deliver the institutional mechanisms of more effective social protection. The teaming of champions also facilitates partnerships across line ministries responsible for specific programmes, including the sharing of integrated delivery mechanisms that improves efficiency and developmental impact.

International organisations are globally the most important key partners with government. Various United Nations and Bretton Woods institutions play important roles in many countries providing technical support to government and bridging international lessons of experience. Development partners likewise play a critical role, helping consolidate the global evidence base for social protection and providing catalytic finance, particularly for developmental systems and other investments that generate long-term returns

The policy research component of this project also offers an opportunity to build a partnership linking GED, the Cabinet Division, UNDP, a national research organisation and an international social protection policy research institution. The knowledge deliverables identified in this project document require action-oriented policy research meeting the demands of government for credible and relevant evidence. A partnership between a national and an international research institution will link the global lessons of experience with the vital national social and policy context, ensuring that appropriate evidence informs the social protection design and implementation process.

Partnership will also include linkages with other UNDP supported projects for synergy benefits, including the Union Parishad Governance Project and the Upazila Governance Project (as related to LGI capacity development) and the Access to Information (A2I) Project and its Union Information & Service Centres (as related to payment platforms and M&E/MIS).

5.3 Audit

The project will be subjected to audit of the Foreign Aided Project Audit Directorate under the office of the Comptroller and Auditor General of Bangladesh (annually) and/or through UNDP audit of projects under NEX (NIM) implementation modality through DEX (DIM) execution. Co-funding Development Partners' audit requirements will be adhered to.

VII. MONITORING FRAMEWORK AND EVALUATION

Derived from the ToC and logical framework, the proposed project adopts a robust Monitoring and Evaluation (M&E) system to track the progress and facilitate decision making. Further, UNDP has established a dedicated mechanism that will monitor and assess the impact of its work on COVID, which will generate COVID specific reporting for all donors including DFAT. Monitoring and Evaluation are critical for building a strong evidence base around an inclusive approach to Social Security Policy and programming and for assessing the wide, diverse range of interventions being implemented to address it. It will serve as a tool for identifying and documenting evidences for programming and advocating changes towards the outcome level.

To ensure an efficient M&E system, the project will build on its system for structured data collection, analysis, reflection and reporting cycle that meets external accountability requirements and supports learning for timely feedback into planning and practice.

The development of the lifecycle and inclusive social security system designed the high level of Theory of Change presented earlier) as well outcomes results logic model.

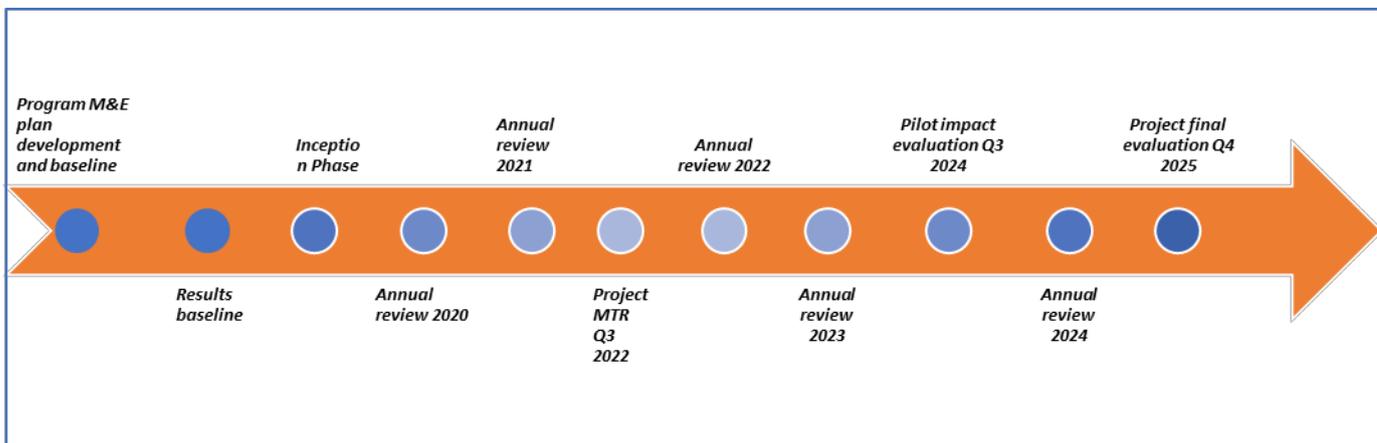
M&E Timeline and Process

Monitoring Plan

The project will gather and analyse data to monitor progress of inputs, outputs and outcomes utilizing the indicators and milestones outlined in the logical framework. Further, the monitoring information will be used for reporting and course correction. The following are key M&E activities planned for the project:

- Programme baseline using all indicators;
- Annual Work Plan which is reviewed and approved by UNDP and Project Steering Committee
- Half-yearly project reviews that capture project and financial progress; the risk management and; lessons
- Project Quality Assurance reporting against UNDP's programme and safeguard standards
- Annual M&E review / reflection workshop: reviews, reporting, and planning (see below for description)
- Mid- and end-line project evaluations (Q3 2022; Q4 2025);
- Pilot impact evaluation (Q3 2024).

The following chart presents the sequence of the M&E process:



Annual M&E Cycle

In Q4 of each year, the project will review its implementation progress to date and reflect on the theory of change and log-frame targets, evaluating what's working well and what is not working well. The review consists of UNDP's annual review exercise and an annual reflection workshop. At the annual reflection workshop, facilitated by UNDP's M&E officer, progress will be discussed, lessons learned presented from the past year of work, and recommendations considered for proceeding as planned or adjusting certain approaches according to achieving the targets in the log-frame. Government counterparts and programme donors will be invited to attend the annual reflection workshop. The PMU will record agreed lessons learned and action points discussed at the annual reflection workshop for feeding into the development of the next year annual work plan. The recorded lessons learned, and action points will be presented to the National Project Director (GoB), donor representative, and UNDP Country Office representative for endorsement or revision. Upon agreement from all three parties, the PMU will develop the annual work plan for the next year.

Continual Input Monitoring

A close watch at the inputs and activities will be kept throughout the year by using monitoring formats and the available UNDP systems to observe if the activities are on track or off track. This will also provide opportunities to drop activities that cannot be continued or are not relevant or effective to the achievements of the outputs in a changed context. This will also demonstrate if the risks and assumptions have been addressed as appropriate.

Project Evaluation

A mid-term and final project evaluation will be conducted throughout the lifetime of the project. The ToR of the evaluation will be agreed among DFAT, UNDP and GoB. In addition, the project will oversee an evaluation of the pilot universal old age and PwD transfers in select Upazilas, which will help build the case for the government adopting an inclusive approach to social security.

Reporting Plan

The project will follow both UNDP and DFAT's reporting requirements while ensuring harmonization and consistencies which is presented below:

UNDP's internal reporting:

- As part of the quality assurance, all UNDP projects get reviewed, with report produced, twice a year against project AWP and project outcomes/outputs, interventions/activities, and processes. It also includes identification/assessment of risks and challenges and propose course of action to address them in the coming quarter(s). This is a reflective internal process which allows UNDP senior management to participate and provide guidance to the project on core strategic and risk management issues including financial progress. Those project's bi-annual progress report (first 6-month) and annual results report (second 6-month) will be shared with key stakeholders and DFAT as part of DFAT requirement.
- A project completion report will be prepared at project's operationally closure stage which should cover progresses and results achieved at all levels during project implementation and includes, among others, risks, lessons learnt, sustainability plan and challenges and suggest future interventions for future programmes
- UNDP maintain computer-based risk management system at both project and programme level. Based on risk analysis, the risk log is regularly updated (in Atlas) by reviewing the external environment that may affect project implementation.

- The SPSS Project is covered in UNDP's annual results report (ROAR). This report focuses on evidenced results, as well as lessons learned (what worked and what didn't).
- A project Lesson-learned log shall be activated in Atlas and regularly updated to ensure on-going learning and adaptation, and to facilitate the preparation of a Lessons-learned Report at the end of the project.

DFAT Reporting

1. **6-month report:** The report, to be submitted to DFAT at the 6-month mark of every year, will review intervention activities and identify if they are on / off track, and examine risks and challenges. 6-month report will be submitted to DFAT 2 weeks after end of 6 months (i.e. 15 July every year)
2. **Annual report:** Progress against planned outputs and outcomes will be covered in this report based on the joint lessons learned. This report will inform any course correction if required including risks and assumptions and shift of milestones. Annual report will be submitted to DFAT 2 weeks after end of year (i.e. 15 January for the year prior).
3. **Project completion report:** This report will be submitted within two months of the project closure. The report will substitute the annual report of the final year. It will comprehensively cover progress at all levels, lessons and findings from the final evaluation. Further, the report will highlight remaining gaps in the reforms effort to inform further efforts from development partners and GoB.

GoB monitoring and reporting

As the project will follow national execution modality, GoB reporting and monitoring process will be applied. Implementation, Monitoring and Evaluation Department (IMED), Ministry of Planning, will monitor the project's progress periodically. IMED will also conduct a project completion review report.

Data Collection, Usage and Storage

Data Collection Methods and Key Deliverables

From the beginning of the programme the focus will be on the results and adequate and timely data will be collected to measure these programme results. Data will be secondary as well as primary.

The M&E tools and key deliverables are summarised in **Error! Reference source not found..**

Table 1: M&E Tools and Deliverables

Tools	Timeline (adjusted as per the programme)	Deliverables	Responsible
Intermediate outcome			
Desk Review, GoB reporting	Prior to and during annual review	Contribution to annual report/donor report	UNDP Programme team (project M&E officer will collate information and analyse)
Programme output level results			
Desk review	Prior to annual review	Contribution to annual reporting against logframe	Project M&E Officer
Intervention level results			
Implementation data; desk review; research outputs; GoB meeting minutes	quarterly	Contribution to M&E officer activity tracking sheet; 6-month report; annual report	UNDP Programme team (Project M&E Officer will collate information and analyse)

Data Storage

Project level M&E data and reports and their storage, including annual review related data storage, will be the responsibility of Project M&E officer. Input level data will be collected and stored by each result nodal / focal persons.

In accordance with the programming policies and procedures outlined in the UNDP User Guide, the project will be monitored through the following:

Within the annual cycle

- On a quarterly basis, a quality assessment shall record progress towards the completion of key results, based on quality criteria and methods captured in the Quality Management table below.
- An Issue Log shall be activated in Atlas and updated by the Project Manager to facilitate tracking and resolution of potential problems or requests for change.
- Based on the initial risk analysis submitted (see annex 2), a risk log shall be activated in Atlas and regularly updated by reviewing the external environment that may affect the project implementation.
- Based on the above information recorded in Atlas, a Project Progress Reports (PPR) shall be submitted by the Project Manager to the Project Board through Project Assurance, using the standard report format available in the Executive Snapshot.
- A project Lesson-learned log shall be activated and regularly updated to ensure on-going learning and adaptation within the organization, and to facilitate the preparation of the Lessons-learned Report at the end of the project.
- A Monitoring Schedule Plan shall be activated in Atlas and updated to track key management actions/events.

Annually

- **Annual Review Report.** An Annual Review Report shall be prepared by the Project Manager and shared with the Project Board and the Outcome Board. As minimum requirement, the Annual Review Report shall consist of the Atlas standard format for the QPR covering the whole year with updated information for each above element of the QPR as well as a summary of results achieved against pre-defined annual targets at the output level.
- **Annual Project Review.** Based on the above report, an annual project review shall be conducted during the fourth quarter of the year or soon after, to assess the performance of the project and appraise the Annual Work Plan (AWP) for the following year. In the last year, this review will be a final assessment. This review is driven by the Project Board and may involve other stakeholders as required. It shall focus on the extent to which progress is being made towards outputs, and that these remain aligned to appropriate outcomes.

The project will be subjected to a Mid-Term Evaluation at the beginning of Year 3 and an End-of-project Evaluation at the end of Year 4.

The project will set up an M&E system enabling analysis of progress and impact (see Annex 2 for a detailed M&E Plan). The UNDP Poverty Reduction Cluster will be responsible for quality assurance. Quality criteria to ascertain project management achieving expected activity results are specified in the following matrix.

6.1 Quality Management for Project Activity Results

(To be reviewed and finalized during inception phase)

OUTPUT 1: Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development		
Activity Result 1 (Atlas Activity ID)	Better governance of social protection	Start Date: 1 July 2020 End Date: 31 Dec. 2025
Purpose	To ensure better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development	
Description	<ul style="list-style-type: none"> - By 2024, 3 policy proposals (OAA, PwD, NSIS) and draft NSSF 2026+ tabled for Govt. approval - COVID-19 Policy Response - Gender responsive policy advice and accountability tools are made available to the line ministries to demonstrate their accountability to social protection reforms - Improving NSSF M&E - Gender Mainstreaming Social Protection Reforms - Support to CMC Coordination for Strengthening Accountability - Stakeholder Engagement on Development of NSSF 2026+ - Broadened knowledge base of NGOs working for marginalized and excluded groups, including persons with disabilities in social protection decision-making - Technical Units to Support 5 LMs to Implement the Reforms Plan - Improving CSO and DPO Capacity and Knowledge to Influence Social Protection Reforms - CSO / DPO Platform for Influencing Social Protection - Technical Units to Support 5 LMs to Implement the Reforms Plan - Knowledge and Policy Innovation for Advancing Social Protection Reforms - Conduct national level campaign on Social Protection programmes - Stakeholder Engagement and Dissemination on Research and Evidences 	
Quality Criteria	Quality Method	Date of Assessment
<ul style="list-style-type: none"> ▪ Expressed satisfaction by policy-makers and other stakeholders with the quality of evidence informing policy formulation ▪ Demonstrated improvements in policy development and implementation ▪ Contributory impacts of improved policies and programmes on key outcome indicators 	<ul style="list-style-type: none"> ▪ Key stakeholder consultations ▪ Qualitative evaluations of policy formulation ▪ Quantitative impact assessments 	<ul style="list-style-type: none"> Baseline, mid-term and at end of project Baseline, mid-term and at end of project Baseline, mid-term, at end of project and longer-term follow-ups

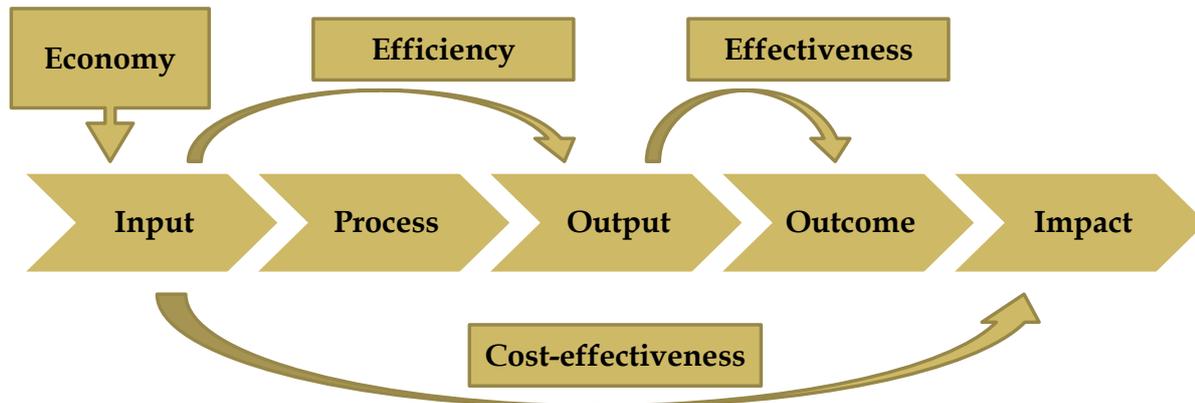
OUTPUT 2: Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination		
Activity Result 2 (Atlas Activity ID)	Stronger social protection systems	Start Date: 1 Jan. 2014 End Date: 31 Dec. 2017
Purpose	To develop a modern social protection infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination	
Description	<ul style="list-style-type: none"> - Research and pilot generated evidences available to and utilized by policymakers and other stakeholders - Knowledge and Policy Innovation for Advancing Social Protection Reforms - Policy Reforms Proposals Development - Persons with Disability accessing SSP - Examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance - Targeting and selection investigation - Incorrect documentation of age, NID, how to update - 2nd NSSF MTR (Q2 2022) - Final NSSF Implementation Evaluation (Q2 2025) - Key Proposal - Consultation of DRAFT NSIS Framework + NSIS piloting plans - Key Proposal - PwD paper + inception for universal pilot + assessment mechanism + pilot design - Policy workshop - Barriers to Access SSP - Policy workshop - Urban Poverty - Policy workshop - Harmonization of SSP - Policy workshop - Gender Strategy - Research - Using social security registration for income tax declaration / tax numbers - Research - PwD accessing SP + Targeting & Selection + Documentation of Age - Demand generation - National Social Security Conferences - Demand generation – universal old age, persons with disability - Demand generation - MTR Feedback, and Next Steps - workshop - Demand generation - 2nd MTR Dissemination, Feedback, and Next Steps - workshop - Demand generation - Stakeholder engagement for inputs into NSSF 2026+ - Demand generation - Draft NSSF Stakeholder validation round - Universal Old Age and Persons with Disability Pilot - By 2024, 3 policy proposals (OAA, PwD, NSIS, COVID-19 policy response) and draft NSSF 2026+ tabled for Govt. approval - Web-based NSSF dashboard - Single Registry Master Action Plan - Research and pilot generated evidences available to and utilized by policymakers and other stakeholders 	

	<ul style="list-style-type: none"> - Research Fund - Pilot on Old Age Allowance and Persons with Disabilities - Support civil society to implement grievance systems and other rights-protection mechanisms, particularly linked to BBS's management information system 	
<p>Quality Criteria</p> <ul style="list-style-type: none"> ▪ Cost-effective delivery systems measured by unit costs of key delivery elements ▪ Quality of service delivery including adherence to service standards, timeliness, reliability, and low private costs for participants. 	<p>Quality Method</p> <ul style="list-style-type: none"> ▪ Cost-effectiveness study ▪ Household surveys of participants and the broader populations 	<p>Date of Assessment</p> <p>Baseline, mid-term and at end of project</p> <p>Baseline, mid-term and at end of project</p>

6.2 Value for Money Discussion

The improvement of social protection policy formulation, design, implementation, monitoring and evaluation offers a cost-effective developmental approach to tackling severe and chronic poverty, as conceptualised by DFID's value-for-money framework. The key linkages among economy, efficiency and effectiveness that create cost-effectiveness and value-for money are illustrated in Figure 7 below. The following discussion documents how strengthened social protection policy processes provide excellent value-for-money at each link in the chain.

Figure 7: Economy, Efficiency and Effectiveness in a value-for-money approach



Source: DFID 2011, "DFID's Approach to Value for Money (VfM)"

The main impact of a social protection strategy in generating cost-effectiveness and value-for-money emanates from the promotion of efficiency and effectiveness. Integrated and comprehensive policy frameworks are more likely to achieve complex policy objectives, but they can also minimise the required fiscal costs. Social protection strategies harmonise government processes, helping to reduce duplication and inefficiency. National strategies can build cross-cutting delivery systems for programme registration, targeting, management information and delivery. These systems not only reduce input costs (economy) but also enable more effective coordination, improving efficiency and strengthening positive outcomes (effectiveness).

Children who receive proper nutrition as infants and young children are more likely to succeed in school, reducing the burden on educational resources from inefficient grade repetitions. Well-nourished children are more likely to grow into adults who can contribute productively to economic activity. They are less likely to grow old with chronic illnesses, avoiding a burden for the State's public health care system. Social protection yields developmental impacts that represent substantial value-for-money over a long-term horizon.

The Social Protection Policy Support Programme aims at improved effectiveness of social protection policy, innovative approaches based on best international practices, better coordination and integration, with all of these expected to result in strengthened national capacity to develop and implement an effective social protection system, which, in turn, will generate more sustainable impacts. Apart from enhanced impact, value-for-money will also be provided by building accountable and transparent delivery systems. Indeed, a key issue is the value that accrues to individual SP programmes from systems improvements and policy reforms. Direct gains will also be derived from better accounting and management systems, including quality assurance and audit schemes, roll-out of MIS and M&E systems.

VIII. LEGAL CONTEXT

This document together with the CPAP signed by the Government and UNDP which is incorporated by reference constitute together a Project Document as referred to in the SBAA [or other appropriate governing agreement] and all CPAP provisions apply to this document.

Consistent with the Article III of the Standard Basic Assistance Agreement, the responsibility for the safety and security of the implementing partner and its personnel and property, and of UNDP's property in the implementing partner's custody, rests with the implementing partner.

The implementing partner shall:

- a) put in place an appropriate security plan and maintain the security plan, taking into account the security situation in the country where the project is being carried;
- b) assume all risks and liabilities related to the implementing partner's security, and the full implementation of the security plan.

UNDP reserves the right to verify whether such a plan is in place, and to suggest modifications to the plan when necessary. Failure to maintain and implement an appropriate security plan as required hereunder shall be deemed a breach of this agreement.

The implementing partner agrees to undertake all reasonable efforts to ensure that none of the UNDP funds received pursuant to the Project Document are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via <http://www.un.org/Docs/sc/committees/1267/1267ListEng.htm>. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document".

ANNEXES

Annex 1, January 2014 – June 2020 Multi-Year Work Plan

Annex 2, Risk Analysis,

Annex 3, M&E Plan,

Annex 4, Comparative Analysis between SSPS Programme ProDoc Objectives and Activities and Revised ProDoc Activities,

Annex 1, January 2014 – June 2020 Multi-Year Work Plan

EXPECTED OUTPUTS	ACTIVITIES	Budget by Year							RESPONSIBLE PARTY	BUDGET			
		2014	2015	2016	2017	2018	2019	2020		Funding Source	Budget Description	Amount	
Output 1: Better governance: governance systems strengthened and made inclusive to build the case for and manage an inclusive, lifecycle social security Gender marker: 2	1.1 Technical Units to support to line ministries on SP reforms	18,347	44,234	58,621	163,563	128,536	243,955	20,105	UNDP	UNDP	IC – local	677,361	
										UNDP	Workshops		
	1.2 Knowledge and policy innovation for SP reforms	42,420	33,953	115,525	67,554	82,456	81,958		UNDP	UNDP	Workshops / Training	423,866	
										UNDP	IC – local		
										UNDP	Publication		
	1.3 COVID-19 policy response									UNDP	UNDP	Contractual Services-Companies	
	1.4 Stakeholder engagement and dissemination on research and evidences	16,944	51,532	38,402	29,425	158,323	138,365			UNDP	UNDP	Workshops / Training	432,991
	1.5 Gender mainstreaming SP reforms		12,503	13,545	90,772	55,567	9,466			UNDP	UNDP	IC – local	181,853
	1.6 Support to CMC Coordination for strengthening accountability	80,302	223,349	58,494	80,542	43,431	43,904	9,844		UNDP	UNDP	Workshops / Training/Dsa/travel	539,866
1.7 CSO / DPO platforms for influencing SP	41,328	63,235	255,751	61,973	86,974	197,875			UNDP	UNDP	Workshops / Training/Dsa/travel	707,136	
1.8 Human Resources	20,586	134,528	178,634	160,923	130,820	174,462	124,040		UNDP	UNDP	Service Contract Individual	923,991	
1.9 Operations	53,745	118,209	123,974	140,775	132,775	116,900	34,811		UNDP	UNDP	Office Oper.	721,189	
Sub-Total for Output 1											4,608,253		
Output 2: Strengthen Social Protection: Bangladesh established the systems of universal pension, persons with disability, and social insurance schemes, and shocks, in line with GoB's commitment Gender marker: 2	2.1 Improving NSSS M&E			118,531	38,521	12,224	65,712		UNDP	UNDP	Workshops, Training / IC – Inter. / Contractual Services-Companies	234,988	
	2.2 Research fund	16,714	28,671	149,986	158,287	67,740	145,248	11,200	UNDP	UNDP	Workshops, Training / IC - Inter. / Contractual Services-Companies / IC – local	577,846	
	2.3 Pilot on old age allowance and Persons with Disabilities									UNDP	UNDP	Contractual Services-Companies / Workshops, training	
	2.4 Stakeholders engagement on development of NSSS 2026 and onwards									UNDP	UNDP	Workshops / Training / IC - local	
	2.5 Project Monitoring	12,542	17,383	17,383	16,255	17,383	17,383			UNDP	UNDP	Workshops, training / Service Contract Individual	98,329
	2.6 Project Evaluation									UNDP	UNDP	IC – inter.	
Sub-Total for Output 2											911,163		
General Management Support		19,094	47,361	90,602	75,941	70,877	94,818		UNDP	UNDP	Facilities and Admin.	398,693	
TOTAL		322,022	774,957	1,219,447	1,084,531	987,106	1,330,046	200,000				5,918,109	
Total Budget by Donor		UNDP+DFID+DFAT											
DFID Fund		3,145,478											
DFAT Fund		2,236,888											
UNDP Fund		535,743											
Total		5,918,109											

Annex 2: Risk Log

(To be reviewed and finalized during the inception phase)

Project Title: Social Protection Policy Support Programme					Award ID:	Date:			
#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
1	Political instability/unrest	Jan. 2020	Political	Programme implementation may be temporarily stalled. Probability = 2 Impact = 2	The programme will develop a contingency plan to deal with such situations, with cautious observation of the political situation and ensuring approval of key programme activities before major political events.	UNDP	Project formulation team		
2	Change of Government	Jan. 2020	Political	General elections resulting in a new Government that does not honour social protection commitments of incumbent Government may result in aborted or reformulated programme Probability = 1 Impact = 5	Raising awareness with non-partisan training and information events that cut across political parties can generate broad-based political support; rigorous impact assessments can mobilise credible evidence that sustains political and popular support for social protection.	UNDP	Project formulation team		
3	Constrained fiscal space	Jan. 2020	Financial	Constrained economy may result in contraction of Social Protection allocation in public expenditure, which in turn may delay mainstreaming of innovative best practice delivery models and roll-out beyond piloting Probability = 3 Impact = 4	Strengthening political will through awareness-raising, capacity building and evidence generation can elevate the fiscal priority of social protection and improve the resilience of its financing. A focus on developmental dimensions of social protection broadens the political and economic constituency and can protect the sustainability of financing, both by strengthening its political constituency as well as contributing to the economic growth that expands fiscal space.	UNDP	Project formulation team		
4	Economic crisis creates concerns by government about increased fiscal risk	Apr. 2020	Financial	Economic shocks reduce growth and create greater fiscal constraints, particularly under COVID-19 situation. Probability = 2 Impact = 2	Highlight evidence globally on social protection's effective role as fiscal stimulus in responding to economic crises, and plan for COVID-19 alternative work modalities.	UNDP	Project formulation team		
5	Coordination and cooperation between ministries do not function effectively	Jan. 2020	Organizational	The goal of "a fully functional social protection system" cannot be achieved unless ministries coordinate and cooperate Probability = 2 Impact = 4	Cabinet Division will give policy guidelines and resolve stalemates. Cross-ministerial trainings and study tours can build inter-ministerial co-operation by strengthening awareness of complementarities and synergies and contributing to team-building that breaks down ministerial barriers.	UNDP	Project formulation team		

#	Description	Date Identified	Type	Impact & Probability	Countermeasures / Management response	Owner	Submitted, updated by	Last Update	Status
6	Politicisation of social protection processes	Jan. 2020	Political	Objectives of social protection policies and the key elements of implementation are unduly influenced by narrow political objectives, such as in politically directed targeting processes. Probability = 2 Impact = 3	Social protection design should incorporate clear and transparent mechanisms and follow global good practices for developmental social protection. Awareness-raising and training should build and understanding among policy-makers of the important developmental impacts. A focus on evidence-based design and implementation protocols should reduce the room for narrow political considerations to drive key processes.	UNDP	Project formulation team		
7	Delay in deputing government staff	Jan. 2020	Operational	Delays in setting up Government units will hamper programme implementation Probability = 2 Impact = 2	Operational plans and commitments should remain flexible in order to adapt optimally to inevitable delays. Meetings and the broader strategy for awareness-building can strengthen government commitment to timely implementation.	UNDP	Project formulation team		
8	Frequent transfer of GoB staff deputed to Government units	Jan. 2020	Organizational	Implementation will be retarded if trained staff are transferred from the units set up Probability = 1 Impact = 2	Agreement may be reached to retain key staff in their positions for at least three years.	UNDP	Project formulation team		
9	Idiosyncratic risk associated with specific interventions	Jan. 2020	Operational	Risks will vary with specific instruments and interventions Probability = 2 Impact = 2	Each specific intervention supported under the larger policy programme will develop an appropriate risk assessment	UNDP and implementing institution	Project formulation team		

3.1 Risks and Assumptions

Level	Risk	Assumptions	Mitigating actions
Outputs			
Output-1 Bangladesh established the systems of universal pension, persons with disability, and social insurance schemes, and shocks, in line with GoB's commitment	government commitment for universal old age, persons with disability, and social insurance is affected due to fragmented DP support; difficulty in building consensus with labour unions	Stable economic growth provides for fiscal space; private sector willing to participate in NSIS implementation	<ul style="list-style-type: none"> UNDP plays a lead role in Poverty LCG to build consensus on social protection policy
Output-2 Governance systems strengthened and made inclusive to build the case for and manage a universal (old age, persons with disability, social insurance), lifecycle social security	delayed reforms implementation by line ministries due to capacity constraints and / or inter-ministerial complexities	Sub-committee able to use APA incorporation as appropriate tool to hold line ministries accountable to reforms implementation	<ul style="list-style-type: none"> Incorporate coordination duties into Annual Performance Agreement (APA) (completed) Focus on key ministries instead of 35 Identify 2 champions within each (senior and junior) <ul style="list-style-type: none"> Ensure junior's term is at the start If senior role shifts, junior becomes the senior and identifies a new junior to specifically mentor Targeted capacity building efforts
Intermediate Outputs			
Intermediate Output 1 By 2024, 3 policy proposals (OAA, PwD, NSIS, COVID-19 policy response) and draft NSSS 2026+ tabled for Govt. approval	Govt. may decide to adopt an incremental approach rather than an immediate shift to universal old age, persons with disability, and social insurance; administrative delay due to leadership change in the ministry; request for repeated revisions	fiscal space is available; political parties taking opportunities of election year to adopt universal old age, persons with disability, and social insurance)	<ul style="list-style-type: none"> Engage UNDP senior leadership at critical stages of key policy development Special focus on MoF and on building the case for fiscal space Providing technical units to strengthen institutional memory
	COVID-19 overwhelms Bangladesh to the point of devastation and government lacks capacity to respond	COVID-19 expands throughout Bangladesh, but remains manageable to a degree; social cohesion remains stable in the country	<ul style="list-style-type: none"> Bring stakeholders together for discussing and coming up with consensus responses to short-term and long-term policy development in response to COVID-19

	Lack of consensus with private sector	Realistic insurance model feasible based on Bangladesh context	<ul style="list-style-type: none"> • Ensure realistic timeline for dialogue and consensus building
Intermediate Output 2 Research and pilot generated evidences available to and utilized by policymakers and other stakeholders	natural disasters that affect availability of high-quality experts	recommendations from the research are within the capacity of the government for short-medium term implementation	<ul style="list-style-type: none"> • Revise timelines at annual project reviews • Accommodate alternative remote work policies in alignment with UNDP policies • Advertise in all mediums in Bangladesh to find suitable national experts
	securing Govt. co-finance delayed due to administrative Govt. procedures	Govt. allocates the funds for the transfers for the universal old age and PwD pilot area; the Govt. continues the universal old age and PwD pilot area indefinitely after UNDP case study is finished	<ul style="list-style-type: none"> • Involve champions + other senior members in research and proposal process from concept stage • Invest in effective communication products to disseminate results
Intermediate Output 3 Gender responsive policy advice and accountability tools are made available to the line ministries to demonstrate their accountability to social protection reforms	the LMs outside of the projects support may lack capacity to fully utilize the dashboard	current commitment to social protection reforms is resilient to changes in leadership	<ul style="list-style-type: none"> • Targeted capacity building on usage of dashboard • Engage CMC sub-committee for facilitator role
	frequent changes in line ministry officials limits institutional capacity building	development partners remain commitment to combined and coordinated capacity building efforts	<ul style="list-style-type: none"> • Backstopping by technical units • Timely re-orientation for new senior representatives
Intermediate Output 4 Broadened knowledge base of NGOs working for marginalized and excluded groups, including persons with disabilities in social protection decision-making	fragmentation of CSOs and DPOs may limit their ability to build consensus on core social protection issues and agenda setting	the current commitment to CSO participation in policymaking remain intact throughout the project life	<ul style="list-style-type: none"> • Ensure adequate notice given to stakeholders to participate and contribute, both at physical events and through digital communication • Showcase a transparent structure for feedback consideration into research and policy proposals • Invite key partners to co-host and facilitate engagement • Incorporate appropriate timeline for multi-stakeholder feedback into design DPO / CSO platform • Ensure realistic timeline for building consensus toward key joint policy statements / documents (i.e. citizen's report)

Annex 3: M&E Plan for Social Protection Policy Support Programme with Key Performance Indicators

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
Output 1 Better governance of social protection by strengthened coordination, M&E and reporting functions and stronger research and analysis capacities building a more effective evidence base for policy development	Administrative approval secured for establishing technical units	Desk review	Captured as occurred	UNDP with line ministries	GoB Order
	Technical units supporting MoSW to start developing the policy proposals	Desk review	Captured as occurred	UNDP with line ministries	Draft policy proposals
	A framework outlining suitable model and policy and financial options for the proposal undertaken by MoSW	Desk review	Captured as occurred	UNDP with line ministries	Framework
	Finalization of feasibility study based on inputs from M&E committee	Desk review	Captured as occurred	UNDP with line ministries	Framework inputs
	A high-level task team / sub-committee secured to provide a framework for NSIS based on the feasibility study	Desk review	Captured as occurred	UNDP with line ministries	GoB records
	Technical units supporting MoLE and MoF to start developing the draft policy proposal	Desk review	Captured as occurred	UNDP with line ministries	Draft policy proposals
	Needs assessment for PwD and marginalize groups coping strategy for short-medium-long-term strategy including corresponding GoB funding needs report	Desk review	Captured as occurred	UNDP with line ministries	Needs assessment
	2 ToRs developed for (PwD accessing SP, targeting and selection)	Desk review	Captured as occurred	UNDP with line ministries	ToRs
	2 research drafted (PwD accessing SP, targeting and selection); 2 ToRs developed: examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance, NID documentation)	Desk review	Captured as occurred	UNDP with line ministries	Draft research
	4 Research finalized (PwD accessing SP, targeting and selection, examination of options for expanding the fiscal space for universal old age, persons with disability, and social insurance, NID documentation)	Desk review	Captured as occurred	UNDP with line ministries	Final research
Concept note for pilot developed (scope,	Desk review	Captured as	UNDP with	Concept note	

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
	coverage area, transfer amount, partners, gender responsive methodology)		occurred	line ministries	
	Draft pilot design developed with Govt. co-financing	Desk review	Captured as occurred	UNDP with line ministries	Draft policy proposals
	MoSW is implementing pilot with support from the technical unit	Desk review	Captured as occurred	UNDP with line ministries	Pilot MIS records
Output 2 Modern social protection infrastructure developed and capable of supporting a nationally integrated delivery system for reliable, transparent and developmental GoB social transfers, while promoting linkages to ensure effective coordination	ToRs developed for commissioning a design study for web-based social protection dashboard is available	Desk review	Captured as occurred	UNDP with line ministries	ToRs
	Concept note for revised M&E Framework available for CMC sub-committee / M&E committee review	Desk review	Captured as occurred	UNDP with line ministries	Concept note
	GED produces draft design including web-based prototype of dashboard	Dashboard	Captured as occurred	UNDP with line ministries	Dashboard
	Revised M&E Framework adopted and report incorporated into dashboard	Desk review	Captured as occurred	UNDP with line ministries	Framework, dashboard
	Dashboard is trialled for 2022 and populated with sex and age disaggregated data, including M&E Framework data	Dashboard	Captured as occurred	UNDP with line ministries	Dashboard MIS records
	Review of consistency of national policies with NSSS and SSPs completed	Desk review	Captured as occurred	UNDP with line ministries	Policy review report
	Set of gender focused indicators addressing practical and strategic needs of women for SSPs developed and endorsed NSSS M&E Committee	Desk review	Captured as occurred	UNDP with line ministries	Gender indicators, Meeting Minutes
	Key line ministry decision-makers have enhanced knowledge of and capability to design and implement gender responsive SP policy and SSPs as a result of targeted capacity building	Desk review	Captured as occurred	UNDP with line ministries	GoB records, Meeting Minutes
	Revised NSSS Action Plan 2021-25 incorporates gender, communication, advocacy, and urban action plans, and MTR recommendations	Desk review	Captured as occurred	UNDP with line ministries	Action Plan
Line ministries trained on key reform and policy proposal areas (evidence on universal	Desk review	Captured as occurred	UNDP with line ministries	Meeting Minutes, workshop reports	

Outcome/Output	Key Performance Indicators	M&E Event with Data Collection Methods	Time or Schedule and Frequency	Responsibilities	Means of Verification: Data source and type
	[old age, PwD, social insurance], creating fiscal space, budget preparation, social insurance, grievance redress, accountability)				
	Line ministries are regularly updating reform progress data on dashboard	Dashboard	Captured as occurred	UNDP with line ministries	Dashboard MIS records
	Supporting non-state actors and DPOs to create a platform to participate in SP decision-making	Desk review	Captured as occurred	UNDP with line ministries	Meeting Minutes, platform outputs
	Customization of SP communication strategy for Leave No One Behind endorsed by DPOs Platform	Desk review	Captured as occurred	UNDP with line ministries	LNOB communication strategy paper
	Non-state actors and DPOs produce a citizen's report on SP and needs of marginalized and excluded groups	Desk review	Captured as occurred	UNDP with line ministries	Citizen's report
Risks	No specific risks associated with progress/process monitoring through desk review processes.				
Resources	USD 168,000				

Annex 4: Comparative Analysis between SSPS Programme ProDoc Objectives and Activities and Revised ProDoc Activities

	Objective of SSPS Programme ProDoc	Objective of SSPS Programme Revised ProDoc	Remarks
Goal	Build an inclusive social security system for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment, and economic growth, that strengthens the social contract, enhances stability, and builds resilience.	Build an inclusive social security system for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment, and economic growth, that strengthens the social contract, enhances stability, and builds resilience.	No change
Objective	Ensure better governance of social security by helping to build coordination, M&E and reporting functions while strengthening research and analysis capacities in order to build a more effective evidence base for effective policy development; and	Bangladesh established the system of universal pension for Persons with Disabilities, and social insurance schemes in line with the GoB's commitment to human rights and right of social protection; and	Similar to previous; more precise in line with NSSS first Mid-term Review (MTR)
Objective	Develop a modern social security infrastructure capable of supporting a nationally integrated delivery system for reliable, transparent and development GoB social transfers and promote linkages to ensure effective coordination.	Governance systems strengthened and made inclusive to build the case for and manage a universal, lifecycle-based social security including evidence on the fiscal space for expansion.	Same as above

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
1.1	Establishment of permanent GoB institutional arrangements (including dedicated strategic unit) for supporting social protection policy and governance	Physical settings (GED and Cabinet Division) and CMC Secretariat established CMC reforms and 5 Thematic Clusters established	A.	Administrative approval secured for establishing technical units	MTR Recommendation 1, 5, 6, 17
1.2	Develop plan for permanent GoB institutional arrangement for supporting social protection policy and delivery analysis	NSSS action plans for 23 ministries completed.	B.	Technical units supporting MoSW to start developing the policy proposals on universal old age, and disability benefits	MTR Recommendation 1, 5, 6, 17
1.3	Engagement with core Ministries and implementation plan	Engaged 5 thematic clusters, key 23 ministries and CMC for developing NSSS action plan.	C.	A framework outlining suitable model and policy and financial options for the proposal undertaken by MoSW	MTR Recommendation 1, 5, 6, 17
1.4	Develop common indicators for data collection from ministries	Policy dialogue provides guidance to develop common indicators, and national HH data base will be base for collecting macro indicators-based data.	D.	Finalisation of feasibility study based on inputs from NSSS M&E Committee	Continuation of previously established committee headed by Member, GED.
1.5	Bring the NSSS inter-ministerial core committee to a policy forum to address cross-cutting issues – specifically on education, health, nutrition and climate change	Adaptive social protection study done, and a presentation prepared, and policy dialogue provides guidance.	E.	A high-level task team / NSSS Sub-committee secured to provide a framework for NSIS based on conducted feasibility study	Revive the NSSS CMC sub-committee (a high-power committee lead by the Cabinet Secretary, while Member, GED is

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
					the Member-Secretary). MTR Recommendation 20
1.6	Resource on-going capacity within GoB, building on the NSSS to maintain linkages to the national planning process, including drafting of the social protection section of 7 th 5-year plan	7 th 5-year plan incorporates social protection as separate chapter and gender as well as marginalized population are emphasized in the chapter. Linkage established by setting NSSS action plan incorporating with SDGs action plan and Annual Performance Appraisal (APA).	F.	Technical Units supporting MoLE and MoF to start developing the draft policy proposal.	MTR Recommendation 1, 5, 6, 17
1.7	Facilitate inter-ministerial core committee meetings on social protection	CMC reformed done, and support provided total 6 CMC meetings: major outcomes, NSSS; thematic clusters formation; CMC reforms; NSSS action plans	G.	Needs assessment for PwD and marginalised groups coping strategy for short-medium-long-term strategy including corresponding GoB funding needs report	Continuation of policy assessment for NSSS CMC sub-committee discussions, and will fit in NSSS 2026. MTR Recommendation 6
1.8	Offer guidance on programme and systems design drawing from best practices internationally	Experience sharing tour in South Africa and Nepal helps policy makers to understand various social protection programmes and life cycle approach, which incorporated in the NSSS. Knowledge sharing tour in India	H.	Two ToRs developed for (PwD accessing social protection, and targeting and selection)	In close consultations with MoSW for capturing how to provide inputs on their selection process and incorporating into

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
		helps policy makers and programme planners to understand livelihood focused social protection programmes in Bangladesh, incorporated in the NSSS action plan.			online platform. MTR Recommendation 2, 10, 13
1.9	Establish a professional association of social protection practitioners, incorporating government and non-government members	GO-NGOs Social Protection Coordination and Collaborative Platform established in the Cabinet Division.	I.	Two research drafted (PwD accessing social protection, targeting and selection); two ToRs developed on: examination of options for expanding fiscal space for universal old age, persons with disability and social insurance.	In close consultation with MoSW for their policy of universalism in 100 most poverty prone Upazilas, as well as, close consultation with MoLE and FID on social insurance pilot. MTR Recommendation 10, 13, 18
1.10	Developed twinning arrangements and knowledge sharing	A twinning arrangement done in 2016, with an Indonesian social protection team visited Bangladesh.	J.	Four research works decisions finalised (PwD; accessing social protection programmes; targeting and selection; examination of options for expanding the fiscal space for universal old age, persons with disability; and social insurance.	In close consultation with MoSW for their policy of universalism in 100 most poverty prone Upazilas, as well as, close consultation with MoLE and FID on social insurance pilot. MTR Recommendation

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
					2, 10, 13, Barriers to Accessing Social Protection Research Recommendation 7.5
1.11	Conduct regional / international study tours to promote experience sharing	Knowledge sharing tour in India, Indonesia, and Turkey completed.	K.	Concept note for pilot developed (scope, coverage, area, transfer amount, partners, gender responsive methodology)	Concept note placed for sector-wide consultative discussions and recommendations . MTR Recommendation 18; Minister of Social Welfare's statement on investigating scope of universal Old Age by 2025-26 (https://bit.ly/37jBuAr)
1.12	Political economy study to map the interest and influence structure of social protection in Bangladesh	NSSS first Mid-term review instigate the political economy of future and further actions for augmenting reforms in social protection. In addition, about 20 background research, diagnostic, and policy analysis, reviews completed. Several books were published, and some are in the process of	L.	Draft pilot design developed with Govt. co-financing	CMC sub-committee discussions and decisions

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
		printing and lunching.			
1.13	Set up research unit to provide evidence on cross – cutting issues and facilitate innovations	Project research/studies/plan were properly consulted with GED and Cabinet Team lead by the Member, GED, and accordingly approved. CMC lead by the Cabinet Secretary time to time was informed the key findings.	M.	MoSW is implementing pilot with support from the Technical Unit of SSPS Programme	SSPS Programme Technical Unit under the guidance of SSPS Programme Implementation Committee and Steering Committee
1.14	Consultations through research centre with policy makers and academia respectively to map social protection research needs	NSSS research needs discussion papers prepared and invited to leading social protection stakeholders for policy discussion and agreed on the topics.	N.	ToRs developed for commissioning a design study for web-based social protection dashboard is available	Provide policy support to NSSS CMC and CMC sub-committee, M&E Committee and thematic clusters. MTR Recommendation 18, 19
1.15	Design prototype of standing database of programmes and repository of other analytical inputs.	This also depends on availability of national HH data base under process of BBS since 2013-14. A prototype design feasibility study has been completed.	O.	Concept note for revised M&E framework available for NSSS CMC Sub-committee / M&E Committee review	Revised M&E critically review the existing M&E framework and decide on high level indicators, others. MTR Recommendation 1, 7
1.16	Build a micro-simulation prototype for ex ante policy	Several policy studies were conducted: barriers of	P.	GED produces draft design including web-	GED dashboard provide support in

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
	analysis and research to inform policy makers on the design of social protection initiatives	accessing social protection in Bangladesh; cost-benefit ratio study - effects on social protection; implications of changing demographics in social protection; labour market integration based on job opportunities; and long-term effect of livelihood promotion of social protection programmes.		based prototype of dash board	preparing policy, strategies, and plan, and also support to thematic clusters and CMC. MTR Recommendation 1, 7
1.17	Design national impact assessment strategy for ex post policy analysis	The revised SSPS Programme designed based on first mid-term review and policy analysis.	Q.	Revised M&E framework adopted, and report incorporated into dashboard	Provide policy support to NSSS CMC and CMC sub-committee, M&E Committee and thematic clusters. MTR Recommendation 1, 6, 7
1.18	Develop newsletter including information on social protection programme and activities	Project newsletters published in the SSPS Programme website. One pager on different social protection programmes available in the website. Op-Ed, articles published in national dailies in the name of Member, GED, and Cabinet Secretary.	R.	Dashboard is trailed for 2022 and populated with sex and age disaggregated data, including M&E framework data	Provide policy support to NSSS CMC and CMC sub-committee, M&E Committee and thematic clusters. MTR Recommendation 1, 6, 7
1.19	Develop website and share social protection related information through platform	SSPS Programme website incorporates publications, e-library, and information related to social protection of	S.	Review of consistency of national policies with NSSS and Social Security Programmes	Provide policy support to NSSS CMC and CMC sub-committee,

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
		Bangladesh. www.socialprotectionbd.org		completed	M&E Committee and thematic clusters. The review will fit in developing new NSSS 2026 and onwards.
1.20	Develop user-friendly training manual and other capacity building tools for government officials	Under partnership with NILG, a training manual / guideline developed. ABCD of Social Protection of Bangladesh developed for easy understanding of social protection of Bangladesh for Govt. officials. The revised version incorporates nutrition sensitive issues, published. BPATC and other leading training institutions curriculum assessments and ToT curriculum was developed and disseminated.	T.	Set of gender focused indicators addressing practical and strategic needs of women for social security programmes developed and endorsed NSSS M&E Committee	Gender Strategy implementation and indicator development. Fit in the revised NSSS Action Plan 2021-2025 for 35 ministries, will be endorsed by NSSS CMC Sub-committee and CMC. MTR Recommendation 12
1.21	Develop training plans for the lifecycle of the project	BPATC foundation training incorporates the lifecycle design into its curriculum.	U.	Key line ministries' decision-makers have enhanced knowledge of and capability to design and implement gender responsive social protection policy and social security programmes as a result of targeted capacity	Key line ministries are: MoSW, MoWCA, MoLE, CD, GED. MTR Recommendation 6, 16, 17

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
				building	
1.22	Arrange conference, workshops and seminars	NSSS launch, social protection book launch, Bangladesh Social Protection Conference 2018 and 2019 and social protection fair at the national level, consultative meetings and workshops were held on: GRS on-line situation analysis, Training Needs Assessment for UP, NSSS background research papers, NSSS action plan, ABCD of social protection, gender-responsive adaptive social protection, NSSS M&E.	V.	Revised NSSS Action Plan 2021 – 2025 incorporates developed gender, communication and advocacy, and urban action plans, and MTR recommendations, others.	Continuation of previous task. Revised NSSS Action Plan will give clear indication to 35 implementing ministries for next five years social protection programme implementation, as well as addresses COVID – 19 pandemic situation through plausible social protection programming
1.23	Selection and design of micro-insurance products	Social insurance feasibility study and a prototype design has been completed for greater consultation and developing of National Social Insurance Scheme (NSIS).	W.	Line ministries trained on key reform and policy proposal areas (evidence on Universal [old age, PwD, social insurance], creating fiscal space, budget preparation, social insurance, grievance redress, accountability)	Technical units advocacy will create enabling environment and support for smooth policy decisions in NSSS CMC and CMC Sub-committee. MTR Recommendation

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
					2, 5, 17
1.24	Devise micro-insurance delivery partnership and mechanisms	Depends on NSIS approval.	X.	Line ministries are regularly updating reform progress data on dashboard	Technical Unit provides inputs initially collecting data and upload in the national dashboard of social protection for policy making through NSSF CMC and CMC sub-committee. MTR Recommendation 2, 5, 17
1.25	Training of micro-insurance intermediaries on approaches, roles and responsibilities	Depends on NSIS approval.	Y.	Supporting non-state actors and DPOs to create a platform to participate in social protection decision-making	Consultative meeting between Disable Persons' Organisations (DPOs) and GED support better policy in place in national development plans including new NSSF 2026, after discussions in NSSF CMC and CMC Sub-committee. MTR Recommendation 18, 19

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
1.26	Awareness raising of intended clients in understanding the insurance concept	Depends on NSIS approval.	Z.	Customization of social protection communication strategy for Leave No One Behind (LNOB) endorsed by DPOs platform	MTR Recommendation 16, 17, 18, 19
1.27	Establish a challenge fund to enable the piloting of new technologies and approaches within individual delivery programmes and within the system	National Social Insurance feasibility study and insurance framework has done on the basis of requisition of Ministry of Labour and Employment and Financial Institutions Division.	AA.	Non-state actors and DPOs produce a citizen's report on social protection and needs of marginalised and excluded groups	MTR Recommendation 16, 17, 18, 19
1.28	Develop fund criteria and rules of business, advertise for applications	Depends on activity 1.27			
1.29	Develop a scheme for local and programme-based M&E and Quality Assurance (QA) functions	National M&E framework developed and NSSS M&E report based on high level indicators was prepared and disseminated in the Bangladesh Social Security Conference 2019.		Updates to M&E framework and development of web-based NSSS dashboard	MTR Recommendation 7, 13
1.30	Design a national M&E system, linking into 7 th 5-year M&E goals, housed within the GED, Planning Commission (potentially attached to BBS)	7 th 5-year M&E as well as SDGs action plan link to NSSS action plan and Annual Performance Appraisal incorporates social protection M&E.		Updates to M&E framework and development of web-based NSSS dashboard. Development of Single Registry Master Action Plan (which implementation will be dependent on several	MTR Recommendation 7, 9, 13

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
				line ministries outside the scope of the programme).	
1.31	Share NSSS with Members of Parliament and civil society	NSSS shared with Members of Parliament and civil society		Continued support to line ministries on key reform implementation, NSSS Action Plans, and policy support.	MTR Recommendation 5, 11, 16, 17
1.32	Policy dialogue with Parliamentarians and engagement with relevant Parliament sub-committees	Policy papers prepared and dialogue process initiated for sharing with Parliamentarians and sub-committees and civil society, academics		Continued support to line ministries on key reform implementation, NSSS Action Plans, and policy support.	MTR Recommendation 5, 11, 16, 17
1.33	SSPS baseline survey and MIS	ProDoc incorporates SSPS baseline.		Updates to M&E framework and development of web-based NSSS dashboard	MTR Recommendation 7, 13
1.34	General Management Services (GMS)	UNHQs deals this matter with members countries and development partners / donors			
2.1	Select / design inclusive banking platform(s) to employ in G2P electronic cash transfers	A small pilot G2P initiated in SWAPNO Project areas (Kurigram and Satkhira district) under LGD. Three e-payment modalities (bKash, Agent Bank – Bank Asia, and Postal SmartCard) tested. Report under preparation; also, financial literacy and saving habits were tested and findings were disseminated in Bangladesh social security		No new work	

SI. No.	Activity in ProDoc	Activity Accomplished	SI. No.	Activity in revised ProDoc	Remarks
		conference 2018 and 2019.			
2.2	Procure and provide hard and software inputs including central IT works and local equipment	Limited cash cards have been procured and distributed among the beneficiaries who were under postal cash transfer programme.		No new work	
2.3	Concluding arrangements with banking institutions (including m-banking and post offices) for facilitate the operation of the payment system	MoUs were signed with three payment agencies for m-banking and operational support received from them.		No new work	
2.4	Selection and training of local payment agents including via a2i project	Under the pilot initiative, the local payment agents including beneficiaries were received training on operability of m-banking, and financial literacy on saving in their mobile wallet.		No new work	
2.5	Undertake awareness raising of clients on payment platforms and financial inclusion	Awareness campaign through print materials and interpersonal communication completed among the SWAPNO beneficiaries to accept the m-banking and saving habits.		No new work	
2.6	Conceptualization and specification of an m-banking solution based on agency banking arrangements	Do		No new work	
2.7	Full M&E / MIS system specification and planning	m-banking agents M&E platform has been designed and reports generated by each payment among the SWAPNO beneficiaries under SWAPNO Project of LGD.		No new work	