



Social Security Budget Report

FY 2026-27



Finance Division, Ministry of Finance

Government of the People's Republic of Bangladesh

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Social Security Budget Report FY2026-27 is prepared based on the data received from iBAS++ and information provided by the line Ministries/Divisions. Some of this information is provisional and subject to revision.

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



Amir Khosru Mahmud Chowdhury, MP
Minister
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Message

Social security is not an act of charity; it is a constitutional responsibility to protect citizens from poverty, vulnerability, and shocks, and to help them live with dignity, equity, resilience and opportunity. Under Article 15(d) of the Constitution, public assistance is a citizen's right, not a concession. The current government has assumed office with a singular conviction that national progress must reach every citizen, leave no family behind, and be delivered free from political intermediation.

This government has moved from vision to action without delay. With the introduction of new programmes it has also strengthened the existing programmes by extending the coverage and level of benefits. The Family Card Programme (launched 10 March 2026) delivers Tk. 2,500 per month directly to female heads of poor households through verified G2P digital channels. The Farmer's Card (pre-piloted Pahela Baishakh 2026) provides cash incentive and other supports to landless and small farmers. The Khal Kata Kormoshuchi has mobilised in most of the districts for canal excavation, generating rural employment and climate resilience. The honorarium programme for mosque imams, muezzins, khadems, and religious leaders and staff of places of worship extends support to personnel from all four major religious traditions, affirming a non-discriminatory welfare state. Together these represent the horizontal and vertical expansion of Bangladesh's social safety net: broader in reach, stronger in value.

Bangladesh's social security system has a commendable record in poverty reduction, yet important challenges remain: fragmentation across 25 ministries, targeting errors, inflation-eroded benefits, limited urban coverage, weak social insurance, and insufficient linkage with employment and livelihoods. Resolving these requires PMT-based targeting through the Dynamic Social Registry, a formal CPI-linked annual benefit review, G2P digital payments and public disclosure of beneficiary lists. The government commits to providing a human and dignity-based social protection framework, with education and health budgets each targeted at 3 percent of GDP.

The Social Security Budget Report FY2026–27 is both a budget document and a declaration of intent. Every taka allocated must be targeted, traceable, and capable of generating measurable welfare outcomes for citizens. I sincerely thank all concerned Ministries/Divisions, agencies, officials, experts and stakeholders for their contributions. I hope this report will support policymakers, researchers and citizens in advancing a stronger, fairer and more effective social security system for a just, resilient and prosperous Bangladesh.

Amir Khosru Mahmud Chowdhury, MP

রাশেদ আল মাহমুদ তিতুমীর
মাননীয় প্রধান মন্ত্রীর উপদেষ্টা
(মন্ত্রীর পদমর্যাদা)
অর্থ ও পরিকল্পনা মন্ত্রণালয়
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



Rashed Al Mahmud Titumir
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Message

The Social Security Budget Report FY2026-27 is being published at a moment of genuine historic significance for Bangladesh. Under the guiding principle of "Bangladesh Before All", the incumbent government has articulated a clear vision of building a democratic, humane and welfare-oriented state where no citizen is left behind.

Currently, Bangladesh's social protection system faces two major structural challenges: programme fragmentation, double-dipping, and persistent inclusion and exclusion errors. These weaknesses reduce the effectiveness, efficiency and equity of social protection interventions, limiting their ability to reach those most in need.

Addressing these challenges requires a decisive transition from a fragmented programme-based approach to a universal and lifecycle-based social protection framework. Such a framework would provide coherent, integrated and rights-based support to every Bangladeshi throughout the different stages of life.

As a transitional step, the government is now restructuring existing social protection programmes and adopting a scientific targeting mechanism based on Proxy Means Test (PMT) scoring. This approach replaces discretionary and patronage-based beneficiary selection. Adopting this approach not only help manage resources efficiently but also increase the beneficiary coverage. The Family Card Programme operationalises this approach at scale. This enables more accurate targeting of beneficiaries and facilitates the provision of appropriate support to women. Through the Farmer Card Programme, the government also contributes to modernizing the agriculture sector by digitalization and data driven service delivery.

I believe the Social Security Budget Report FY2026-27 will support the government's broader reform efforts by identifying challenges, setting priorities and guiding future improvements in social security programmes. I extend my sincere thanks to all officials, experts and stakeholders whose contributions have made this report possible.

Rashed Al Mahmud Titumir

Preface


The Social Security Budget Report FY2026-27 is being published at a pivotal moment in Bangladesh's development journey. The third edition of this report reflects the current government's commitment to building a social protection system that promotes a just and inclusive society, while strengthening transparency, accountability, and evidence-based policymaking in the social protection sector. Guided by the principle of "Bangladesh Before All," the government is placing renewed emphasis on enhancing the effectiveness, efficiency, and impact of social protection interventions to ensure that public resources reach those most in need.

The report highlights several important fiscal commitments. These include improving the classification of social security spending so that every taka is traceable to a poor or vulnerable beneficiary, and expanding the Government-to-Person (G2P) payment system to reach remote communities while ensuring that transaction costs are borne by the government. The Finance Division regards this report as a primary accountability instrument for assessing whether budget allocations are producing the intended results. In this context, transparency is not only a principle of good governance but also a key means of building and maintaining public trust in the social protection system.

What distinguishes this edition from previous reports is its focus on administrative and digital reform initiatives. Rather than only presenting programme information, it examines key areas for strengthening the social protection system. These include improving beneficiary targeting through evidence-based approaches, ensuring benefit adequacy through inflation-adjusted support, using the Family Tree within the Family Card to make it a dynamic household record, and establishing Dynamic Social Registry to increase targeting efficiency.

This report is an important tool for transparency, inter-ministerial coordination, programme monitoring and policy dialogue. Its purpose is not only to present budget allocations but also to assess whether those allocations generate measurable improvements in citizens' welfare and dignity. Every taka spent must be well-targeted, traceable, and capable of advancing the journey towards an equitable society.

I sincerely thank all Ministries/Divisions, agencies, development partners, and officials of the Finance Division who contributed to the preparation of this report. I hope that the Social Security Budget Report FY2026-27 will serve as a useful reference for policymakers, administrators, researchers and stakeholders, and will support the government's continued efforts to build a stronger, fairer and more resilient Bangladesh.



(Dr. Md Khairuzzaman Mozumder)

Secretary

Finance Division, Ministry of Finance

Acronyms

ADB	Asian Development Bank
ADP	Annual Development Programme
ASPIRE	The Atlas of Social Protection Indicators of Resilience and Equity
BACS	Budget and Accounting Classification System
BBS	Bangladesh Bureau of Statistics
COVID-19	Coronavirus Disease 2019
CSPB	Child-Sensitive Social Protection in Bangladesh
CTM	Cash Transfer Modernization Project
DSR	Dynamic Social Registry
DSS	Department of Social Services
ECNEC	Executive Committee of the National Economic Council
EGPP	Employment Generation Program for the Poorest
EGPP+	Employment Generation Programme for the Poorest “Plus”
FD	Finance Division
FFP	Food Friendly Programme
FFW	Food for Work
FY	Fiscal Year
G2P	Government-to-Person
GDP	Gross Domestic Product
GED	General Economics Division
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRS	Grievance Redress System
HIES	Household Income and Expenditure Survey
HSP	Improving Access and Retention Through Harmonized Stipend Programme
iBAS ⁺⁺	Integrated Budget and Accounting System
ILO	International Labor Organization
IMF	International Monetary Fund
IRESPPW	Integrated Rural Employment Support Project for the Poor Women
L&JD	Law and Justice Division
LGD	Local Government Division
MCBP	Mother and Child Benefit Programme
MFS	Mobile Financial Services
MIS	Management Information system
MoCHTA	Ministry of Chittagong Hill Tracts Affairs
MoDMR	Ministry of Disaster Management and Relief

Acronyms

MoEF	Ministry of Environment, Forest and Climate change
MoF	Ministry of Finance
MoFd	Ministry of Food
MoHFW	Ministry of Health and Family Welfare
MoL	Ministry of Land
MoLE	Ministry of Labor and Employment
MoLWA	Ministry of Liberation War Affairs
MoPME	Ministry of Primary and Mass Education
MoSW	Ministry of Social Welfare
MoWCA	Ministry of Women and Children Affairs
MoYS	Ministry of Youth and Sports
MTBF	Medium-term Budgetary Framework
NGO	Non-Government Organization
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sale
PFM	Public Financial Management
PMT	Proxy-means Test
PWD	Persons with Disabilities
RDCD	Rural Development and Co-operative Division
RMC	Rural Mother Centre Programme: Revolving small loan
RSS	Rural Social Services
SHED	Secondary and Higher Education Division
SME	Small and Medium Enterprises
SPBMU	Social Protection Budget Management Unit
SSPS	Social Security Policy Support Programme
TR	Test Relief
TVET	Technical and Vocational Education and Training
UCD	Urban Community Development Programme: Revolving small loan
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Emergency Fund
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women Benefit
WA	Allowances for Widow and Husband Deserted Destitute Women

Executive Summary

Context and Inheritance

Bangladesh stands at the threshold of its most transformative social compact since independence. Elected on the mandate of **“Bangladesh Before All,”** the current government is driven by a singular conviction: that the fruits of national progress must reach every citizen, delivered not as political favour but as constitutional right. The Social Security Budget Report FY2026-27- is both a budget document and a declaration of intent to build an economically democratic, inclusive, and dignified Bangladesh. The government inherits a social security system of genuine scale: 90 programmes across 25 ministries, with a FY2026–27 allocation of Tk. 1,44,338 crore representing 15.39 percent of the national budget and 2.11 percent of GDP. Bangladesh’s poverty reduction record over three decades is a genuine national achievement - moderate poverty has declined from 56.7 percent in 1990 to 18.7 percent in 2022, primary enrolment is near-universal, and maternal and child health outcomes have improved substantially. These gains reflect both the depth of public investment and the resilience of the Bangladeshi people. Yet they have been accompanied by rising income inequality, with the income Gini coefficient increasing to 0.499, and a system burdened by fragmentation, targeting inaccuracies, inflation-eroded benefits, and a near-total absence of contributory social insurance for informal workers. FY2026–27 marks the decisive move from inherited structure to purposeful second-generation reform.

Chapter 1: Evolution, Context, and the Reform Imperative

Chapter 1 establishes the historical foundations, conceptual framework, and structural challenges that define the reform agenda. Social security is grounded in Article 15(d) of the Constitution, which makes the right to public assistance a state obligation, not a discretionary act. The NSSS (2015–2026), while delivering important gains in digital delivery and programme expansion, leaves significant untapped potential across every reform dimension. Programme fragmentation across 25 ministries, targeting failures, benefit erosion by inflation, a near-complete absence of social insurance for the 85 percent informally employed, and a systematic urban protection gap together define the reform imperative. Structural challenges — rising urban poverty, a large near-poor population of 62 million, increasing multidimensional poverty, weak intergenerational educational mobility, a rapidly ageing population (60+ projected at 30 million by 2041), and Bangladesh ranked 7th globally in the Germanwatch Global Climate Risk Index for the period 2000–2019 in terms of extreme weather event impact - frame the urgency of the reform agenda. The chapter concludes with the current government’s vision of economic democratisation: a social security system rebuilt on scientific targeting, women-centred delivery, CPI-linked benefit adequacy, and a commitment to raise effective social security spending.

Chapter 2: Mapping Social Security Programmes — Categorisation and Budget

Chapter 2 presents the Finance Division’s structured classification framework for the FY2026–27 social security budget, organising 90 programmes across seven functional categories and nine lifecycle stages in alignment with the NSSS and international standards. Social Assistance dominates, accounting for 46.12 percent of total allocations — rising from 36.66 percent in FY2024–25 — driven by the introduction of the Family Card and expanded cash-based transfers,

which now represent 71.22 percent of social assistance spending. Regular cash transfers have become the largest single intervention, growing from 34.48 percent to 54.86 percent of social assistance between FY2024–25 and FY2026–27. By lifecycle stage, the Household (Poverty) category is now the largest at 38.45 percent of total allocations, followed by the Elderly at 32.33 percent. The three new flagship programmes — the Family Card Programme (41 lakh beneficiaries, Tk. 14,500 crore), the Farmer’s Card Programme (42.5 lakh farmers, Tk. 1,400 crore), and the honorarium programme for mosque imams, muezzins, khadems, and religious leaders and staff of places of worship extends support to personnel from all four major religious traditions (2.56 lakh religious personnel, Tk. 1,100 crore) — together represent Tk. 17,000 crore in new pro-poor investment. Budget utilisation for major social security programmes reached nearly 100 percent in FY2024–25, reflecting strengthened financial management and digital disbursement mechanisms.

Chapter 3: Social Security Programmes for the Poor

Chapter 3 identifies 48 pro-poor programmes with a combined FY2026–27 allocation of Tk. 56,229.60 crore— all selected against three criteria: exclusive targeting of poor and vulnerable beneficiaries, clear and objective targeting mechanisms, and direct individual-level benefit delivery. The flagship Family Card Programme leads with Tk. 14,500 crore directed to 41 lakh female-headed households at Tk. 2,500 per month through G2P digital channels. The Old Age Allowance (raised to Tk. 700/month) serves 62 lakh elderly citizens; the Allowance for Widows and Deserted Women covers 30 lakh vulnerable women; the Disability Allowance and Education Stipend Programme (raised to Tk. 1,000/month) reaches 39 lakh persons with disabilities. Food security programmes — VGF, OMS, and FFP — collectively serve over 350 lakh households. The chapter also details the Farmer’s Card Programme, the Employment Generation Programme for the Poorest (daily wage raised to Tk. 500), education stipend programmes, and the Unemployed Workers’ Protection Programme — together constituting a comprehensive, lifecycle-spanning architecture of direct poverty-reduction investment.

Chapter 4: Digital Reforms and Institutional Innovation

Chapter 4 documents the comprehensive governance and digital reforms that underpin the social security system’s transformation. Structural governance reforms include the reconstitution of the Cabinet Committee on Social Security Programmes (April 2026) with wider inter-ministerial representation, the consolidation of seven freedom fighter welfare programmes into one unified scheme, and the establishment of a formal annual CPI-linked benefit review process. On digital infrastructure, the SPBMU MIS has evolved into a comprehensive Single Registry System— integrating beneficiary management, G2P payment processing, double-dipping detection, a Grievance Redress System, and monitoring dashboards across 26 cash-based programmes through 13 interoperable MISs. The G2P payment system, operational since FY2017–18, now serves over 3.26 crore beneficiaries across 29 programmes, with transaction costs borne by the government. The Dynamic Social Registry (DSR), supported by the World Bank’s SSPIRIT project, will be now operational for four core programmes and will be progressively expanded through API interoperability with NID, land, electricity, tax, and MFS databases — enabling real-time targeting, shock-responsive benefit activation, and elimination of inclusion and exclusion errors.

The DSR is also being designed as the technological backbone for anticipatory climate-responsive social protection, enabling pre-disaster registration and rapid benefit activation for Bangladesh's 39 million climate-vulnerable citizens. The periodic review mechanism established by the inter-ministerial Working Committee will ensure that allowance rates are adjusted annually using the Consumer Price Index, protecting the real value of all benefits.

Chapter 5: Conclusion and Way Forward

Chapter 5 charts the government's reform agenda with directness and resolve. The six challenges of Chapter 1 are each paired with a specific reform commitment: programme fragmentation to be resolved through lifecycle consolidation anchored by the Family Card; targeting failures through PMT recalibration, hybrid community validation, and DSR cross-verification; benefit erosion through formal CPI-indexed annual reviews; the social insurance gap through progressive extension beginning with private-sector pension legislation; urban poverty through a dedicated lifecycle-based urban strategy; and climate and demographic pressures through the shock-responsive DSR and expanded contributory protection.

For working-age citizens, transfers shall be progressively linked to TVET, Farmer Card services, healthcare, and livelihoods to serve as platforms for economic graduation rather than permanent income substitution. For the elderly, persons with disabilities, and others with limited productive capacity, cash transfers remain the constitutionally mandated and fiscally protected instrument. The new flagship programmes — Family Card, Farmer's Card, Khal Kata Kormoshuchi, tree plantation and honorariums to mosque imams, muezzins, khadems and other religious leaders and staff working at places of worship represent the horizontal and vertical expansion of the social safety net: broader in coverage, stronger in value, and deeper in purpose. Women's economic empowerment is placed at the irreplaceable centre of the reform agenda, with all entitlements registered in the female head of household's name and all transfers paid through women's accounts.

Fiscal commitments are explicit and time-bound: social security expenditure to reach 3 percent of GDP by FY2027–28, with education and health budgets each targeted at 3 percent of GDP. The social security budget will be reclassified to separate genuine social protection from non-social-protection items, ensuring every taka is traceable to a poor or vulnerable beneficiary. Bangladesh's social security system has gained considerable momentum since its post-independence origins. It is now one of the country's most impactful instruments for reducing poverty, protecting human dignity, and building social cohesion. What this report makes clear — and what the government affirms through every action already taken — is that deepening the system's quality is the defining task of the decade ahead. That is the promise of an equitable society. That is the vision of "Bangladesh Before All." And that is the commitment this government will fulfil.

At a glance

Social Security Budget Report (FY 2026-27)

90
 Total Number of Programmes

25
 Total Number of Ministry/Division

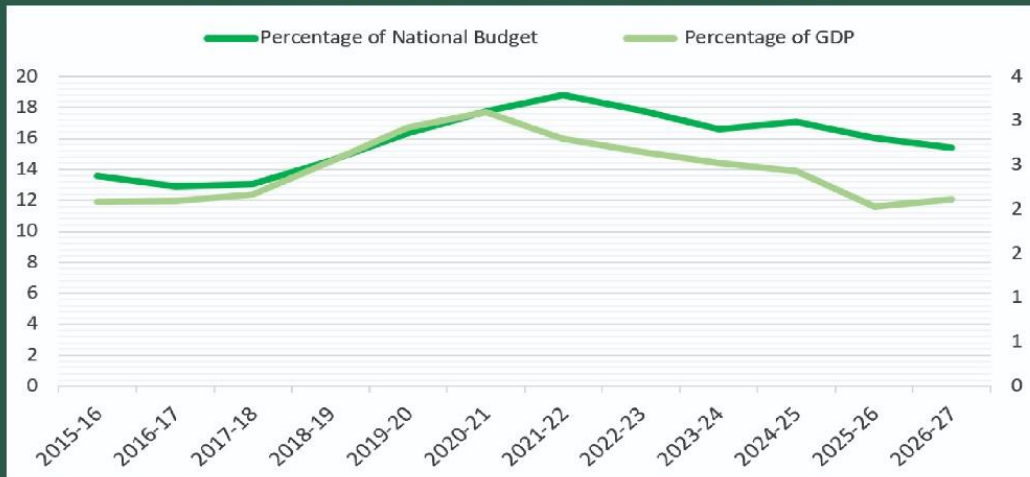


BDT 1,44,338 Crore
 Total Social Security Budget 2026-27
14% Increase over previous year

15.39%
 In Total Budget

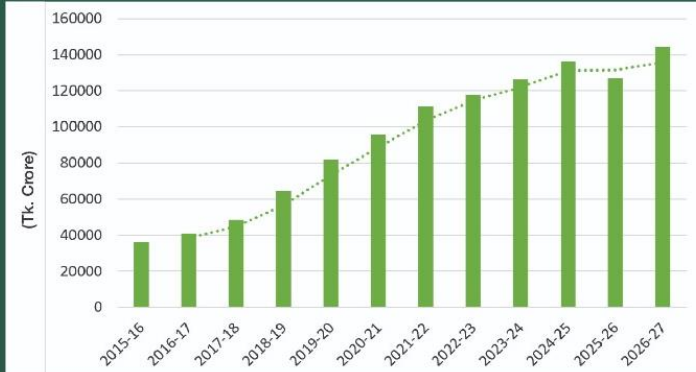
2.11%
 In Total GDP

Trend of Social Security Budget over National Budget and GDP



Source: Finance Division, MoF

Social Security Budget over the Years



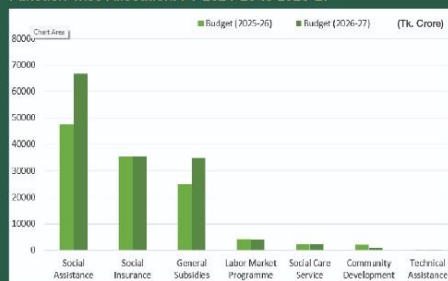
Source: Finance Division, MoF

Category-wise Allocation (FY 2026-27)

Function-wise Allocation: FY 2026-27

Function (Category)	No. of Programme	Budget (Tk. Crore)
Social Assistance	41	66750.70
Social Insurance	02	35389.40
General Subsidies	03	34972.74
Labor Market Programme	15	3818.67
Social Care Service	19	2407.93
Community Development	08	796.66
Technical Assistance	02	202.05
Total	90	144338.15

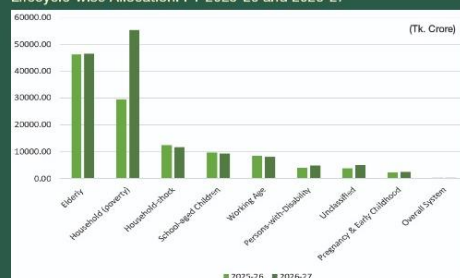
Function-wise Allocation: FY 2024-25 to 2026-27



Lifecycle-wise Allocation: FY 2026-27

Lifecycle stages	No. of Programme	Budget (Tk. Crore)
Elderly	06	46548.00
Household (poverty)	25	55362.62
Household-shock	10	11698.68
School-aged Children	08	9751.94
Working Age	20	8112.04
Persons-with-Disability	06	4951.32
Unclassified	10	5152.85
Pregnancy & Early Childhood	04	2580.30
Overall System	01	180.40
Total	90	144338.15

Lifecycle-wise Allocation: FY 2025-26 and 2026-27



Allocations of Women-focused Programmes

Sl. No.	Programme Name	Budget Allocation (Tk. Crore)					
		2021-22	2022-23	2023-24	2024-25	2025-26	2026-27
1	Family Card Programme	-	-	-	-	86.61	14500.00
2	Allowance for Widow and Deserted Women	1495.4	1495.4	1711.4	1844.32	2277.83	2535.12
3	Mother and Child Benefit Programme (MCBP)	1041.34	1243.07	1294.42	1622.75	1849.24	1968.20
4	Vulnerable Women Benefit (VWB) Programme	1893.04	1840.26	2029.1	2195.46	2294.73	2297.70
	Total	4429.78	4578.73	5034.92	5662.53	6508.41	21301.02

Trend of Women-focused Programmes



Pro-poor Social Security Programmes (FY 2026-27)

48

Total Pro-poor Programmes

Tk. 56,230 Crore

Total Budget Allocation

Family Card Programme (Ministry of Social Welfare)

Beneficiary	: 41 lakh	To provide cash assistance directly to female heads of households to promote their economic empowerment.
Budget	: Tk. 14,500 crore	
Benefit	: Tk. 2,500 monthly	

Old Age Allowance (Ministry of Social Welfare)

Beneficiary	: 62 lakh	To enhance the financial security, lower poverty rates and restore social dignity to the elderly poor.
Budget	: Tk. 5,239.25 crore	
Benefit	: Tk. 700 monthly	

Disability Allowance and Education Stipend Programme (Ministry of Social Welfare)

Beneficiary	: 39 lakh	To increase financial security for persons with disability and enhance their access to education.
Budget	: Tk. 4,715.45 crore	
Benefit	: Tk. 1000 monthly	

Allowance for Widow and Deserted Women (Ministry of Social Welfare)

Beneficiary	: 30 lakh	To improve the financial security of the widow and destitute women, and ensure women's empowerment.
Budget	: Tk. 2,535.12 crore	
Benefit	: Tk. 700 monthly	

Vulnerable Women Benefit Programme (Ministry of Women and Children Affairs)

Beneficiary	: 10.40 lakh	To ensure food security and improve the socioeconomic status of destitute rural women
Budget	: Tk. 2,297.70 crore	
Benefit	: 30 kg rice monthly	

Relief Operation – General (Ministry of Disaster Management and Relief)

Beneficiary	: 18.00 lakh	To provide relief support to households facing shocks
Budget	: Tk. 2,342.03 crore	
Benefit	: Tk. 700 monthly	

Mother and Child Benefit Programme (Ministry of Women and Children Affairs)

Beneficiary	: 18.95 lakh	A means-tested programme to provide nutritional support to mothers and newly born babies.
Budget	: Tk. 1,968.20 crore	
Benefit	: Tk. 850 monthly	

Employment Generation Programme for the Poorest (Ministry of Disaster Management and Relief)

Beneficiary	: 3.70 lakh	To provide short-term seasonal employment to enable poor households to cope with vulnerability.
Budget	: Tk. 1,632.84 Crore	
Benefit	: Tk. 500 daily	

Farmer Card Programme (Ministry of Agriculture)

Beneficiary	: 42.50 lakh	To provide direct cash assistance and agricultural support services to poor farmers.
Budget	: Tk. 1,400.00 Crore	
Benefit	: Tk. 2, 500 annually	

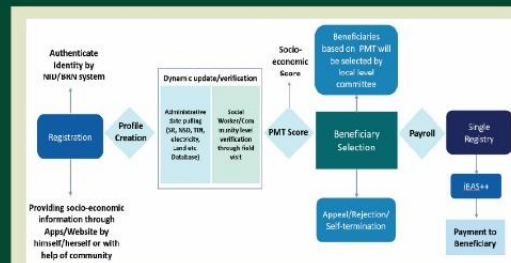
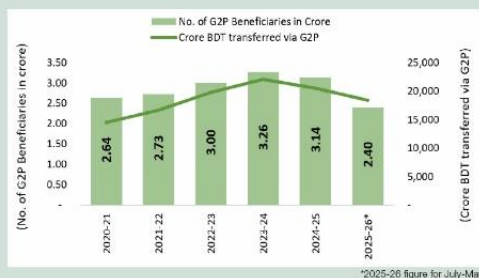
Reforms in Social Security System of Bangladesh

Programme Management

- The government has introduced a Proxy Means Test (PMT)-based poverty assessment under the Family Card Pilot Programme to establish a more transparent, objective and data-driven targeting framework. Using PMT scores, eligible households were systematically identified and verified prior to the finalization of the beneficiary payroll, thereby enhancing the accuracy, efficiency and fairness of beneficiary selection.
- To address the need for inflation-sensitive adjustments to cash transfer benefits, the government has adopted a framework for the periodic review of selected social protection programmes to support the Cabinet Committee on Social Protection. To facilitate this process, an inter-ministerial Working Committee has been established. The Consumer Price Index (CPI) will be used as the benchmark economic indicator for this review.
- On 19 April 2026, the Government reconstituted the Cabinet Committee on Social Protection by identifying 18 major social protection programmes spanning a broader range of Ministries and Divisions. The Committee is tasked with reviewing, coordinating and providing strategic oversight of these key programmes to enhance the effectiveness and coherence of the social protection system in the country.
- Programme consolidation remains a central pillar of the Government's social protection reform agenda, as envisaged in the National Social Security Strategy (NSSS). Recently the government has consolidated seven separate allowance programmes for heroic freedom fighters into a single unified programme titled "Honorarium and Other Allowances Programme for Heroic Freedom Fighters," effective from FY2026-27.

Digital Management

The Single Registry System (SRS) is a key component of Bangladesh's social protection reform agenda aimed at improving the efficiency, transparency and coordination of social security programmes. Managed by the Finance Division, the SRS serves as a payment gateway. It also supports the identification and targeting of eligible beneficiaries for various social protection programmes, reduces duplication and inclusion errors and facilitates evidence-based policy decisions. By enabling data sharing among agencies, the SRS contributes to a more integrated, accountable and responsive social protection system in line with the objectives of the National Social Security Strategy (NSSS).



The Government is undertaking a major reform initiative to enhance the efficiency, effectiveness and transparency of its social protection system through the development of a Dynamic Social Registry (DSR). This innovative digital platform will facilitate online registration and real-time updating of household information, thereby enabling more accurate targeting. Unlike traditional social registries, which rely on periodic data collection, the DSR will continuously update beneficiary information through interoperability with administrative databases and on-demand registration by individuals.

Chapter 1:

Evolution and Context of Social Security System in Bangladesh



Chapter 1: Evolution and Context of Social Security System in Bangladesh

1.1 Historical Foundations of Social Security in Bangladesh

Social security is a fundamental responsibility of the state and a central pillar of inclusive national development. Its vision is to build a social security system that protects citizens from poverty, vulnerability and economic shocks, while also enabling them to participate productively in the country's development process. Under the principle of "Bangladesh Before All," the incumbent government seeks to ensure that social security is administered as a citizen's entitlement, not as political favor or discretionary relief. The core objective is to make public support fair, transparent, accountable and need-based, so that assistance reaches poor and vulnerable people irrespective of political identity, gender, region, age, occupation or social background. The Social Safety Net Budget for FY2026–27 is not only a budgetary instrument; it is an expression of the government's commitment to social justice, human dignity and constitutional responsibility.

This commitment, however, is not detached from Bangladesh's historical experience. Rather, it builds on a long national journey in which social security gradually evolved from emergency relief into a broader system of public support. The foundations of social security in Bangladesh, however, go back to the very birth of the nation. After independence in 1971, Bangladesh inherited a devastated economy, damaged infrastructure, widespread displacement, food insecurity and deep poverty. The immediate priority of the state was to provide relief, rehabilitation and basic support to war-affected families, freedom fighters, displaced people and households facing acute hardship. In that early period, social security was not yet designed as a comprehensive policy system; it emerged as a practical response to national crisis. Emergency food assistance, relief operations and rehabilitation measures created the first foundation of the state's responsibility to protect citizens in distress.

Over the following decades, Bangladesh's social safety net system gradually expanded and diversified. Food-based and work-based programmes such as Food for Work and Vulnerable Group Feeding became important instruments for supporting rural households during lean seasons, natural disasters and periods of employment shortage. These programmes helped address food insecurity while also linking public assistance with rural employment and local infrastructure development. Later, the system gradually introduced cash-based transfers for specific vulnerable groups, including older persons, widows, persons with disabilities and poor students. This transition marked an important shift from temporary relief to more predictable forms of social assistance.

By the early 2000s, Bangladesh had developed a wide range of social safety net programmes implemented by different ministries and divisions. This expansion increased the reach of public support, but it also created serious implementation challenges. Programme fragmentation, weak coordination, overlapping benefits, exclusion of eligible poor households, limited beneficiary databases and inadequate monitoring reduced the overall effectiveness of social security spending. In many cases, the system was broad in coverage but weak in integration, making reform increasingly necessary.

The National Social Security Strategy (NSSS), adopted in 2015, marked an important milestone in Bangladesh’s social protection journey. For the first time, the country had a structured and long-term framework for supporting people across different stages of life. The strategy aimed to bring greater coherence to a wide range of scattered government programmes, improve the delivery of social security services, identify beneficiaries through more evidence-based approaches, and gradually ensure support for people facing risks and vulnerabilities throughout the lifecycle. It was designed to be implemented in two phases: Phase I covering FY2015–16 to FY2020–21, and Phase II covering FY2020–21 to FY2025–26. As Phase II comes to an end in FY2025–26, Bangladesh enters FY2026–27 at an important reform juncture, with the opportunity for a newly elected democratic government to renew the social protection agenda and adapt it to the needs of a post-crisis economy.

1.1.1 Constitutional Mandate for Social Security in Bangladesh

The Constitution of Bangladesh contains an obligation to provide social security for its citizens. The Constitution was created on 4th November 1972 and came into force on 16th December 1972. The Constitution embeds social security within the Fundamental Principles of State Policy (Part II, Articles 8-25). Although these principles are not directly enforceable in court, they bind the State in all aspects of law-making, policy-making, and interpretation of other laws. Furthermore, these laws place a supreme normative obligation on each successive Government of Bangladesh to implement and uphold social security.

Article 15 of the Constitution of Bangladesh, titled “Provision of Basic Necessities,” provides the constitutional foundation for the country’s social security system. Under this Article, the State is entrusted with the fundamental responsibility of securing the basic necessities of life for its citizens through planned economic development. Clause (d) specifically recognizes social security as one of these essential rights. This section therefore presents the full text of Article 15, including its reference to social security, as the principal constitutional basis for social protection in Bangladesh.

<p>Constitution of the People’s Republic of Bangladesh - Part II: Fundamental Principles of State Policy</p> <p>Article 15: Provision of Basic Necessities</p> <p>It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens –</p> <ol style="list-style-type: none"> a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care; b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work; c) the right to reasonable rest, recreation and leisure; and d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.
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According to the Article 15(d) of the he Constitution, social security is a right for all citizens, rather than only a discretionary act of the government. As such, it establishes a relationship in which the State has an obligation to fulfil socio-economic rights for its citizens and citizens have entitlements to the socio-economic rights provided to them by the State. This rights-based framework has been instrumental in providing the basis for the development of Bangladesh’s social security system, through the legitimacy given by the Constitution for the expansion of social protection programmes that provide support to people who are unemployed, ill, have disabilities, have lost a spouse through death, have lost a parent through death, are older (65 years or older), or in other such cases. The use of the term "or in other such cases" also provides the constitutional provision with a level of flexibility in terms of accommodating new types of vulnerabilities that have emerged [such as, but not limited to, those caused by climate change] that the framers of the Constitution would not have foreseen when drafting the Constitution in 1972.

1.2 Social Security: Conceptual Framework and Definitional Clarity

1.2.1 Key Conceptual Distinctions

Despite their frequent interchangeable use in policy discourse, the terms "Social Safety Net," "Social Protection," "Social Security," and "Social Insurance" carry meaningfully distinct definitions — and that distinction matters enormously when designing programmes, allocating budgets, and measuring the reach of the state's support for its citizens. As the new government undertakes a comprehensive reclassification and rationalisation of the social security budget in FY2026–27, precision in these concepts is not a semantic nicety but a practical necessity.

The narrowest of the four is the Social Safety Net — short-term, publicly funded, non-contributory transfers and services targeted at those facing immediate and acute vulnerability. It is, in essence, the state's first line of emergency response: a temporary buffer against hunger, destitution, and sudden income loss. In Bangladesh, this function is performed by the Vulnerable Group Feeding (VGF) programme, Gratuitous Relief (GR), TR Kabikha and Open Market Sales (OMS) — instruments that activate swiftly in times of crisis but are not designed to address the deeper, structural drivers of poverty.

Moving up in both scope and ambition, Social Protection extends the time horizon to short and medium-term interventions that manage not only immediate deprivation but the broader economic and social risks households face across their lives. Funded primarily through non-contributory public resources, with some limited contributory elements, social protection in Bangladesh encompasses programmes such as the Old Age Allowance, the Employment Generation Programme for the Poorest (EGPP), and the Widow Allowance — each tailored to a specific vulnerability at a specific life stage, and each designed to prevent households from falling into, or returning to, poverty rather than simply responding after they have.

Social Security is the most expansive of the four frameworks. It serves as the overarching architecture that integrates both social assistance and social insurance across the full lifecycle — from birth to death — drawing on both non-contributory public funding and contributory mechanisms. In Bangladesh's context, social security encompasses the entire portfolio of 90 government programmes spanning 25 ministries, and it is the organising framework within which the current government's reform agenda is situated. Critically, Bangladesh's understanding of social security aligns closely with the usage of leading international organisations such as the ILO and UNDP, which treat "social security" and "social protection" as broadly overlapping concepts encompassing cash transfers, employment support, food assistance, and human development services throughout the lifecycle.¹

At the most structural end of the spectrum sits Social Insurance — the contributory dimension of social security through which workers and employers make regular premium payments to build long-term protection against lifecycle risks including unemployment, illness, disability, and old age. Unlike the preceding three concepts, social insurance is self-financing over time, building a pool of collective resilience rather than relying solely on annual public appropriations. It is here that Bangladesh faces its most significant structural gap. In practice, social insurance coverage remains almost entirely confined to government employees through the formal pension system, leaving the 85 percent of Bangladesh's workforce employed in the informal economy without any contributory protection against the risks of old age, sickness, or job loss.

Taken together, these four concepts form a coherent progression — from the immediate relief of a safety net, through the lifecycle risk management of social protection, to the comprehensive architecture of social security, and ultimately to the self-sustaining resilience that contributory social insurance makes possible. Clarity across this spectrum is foundational to the new government's reform agenda: accurate classification determines which expenditures genuinely protect the poor, which programmes reach those who need them most, and where the most urgent gaps in Bangladesh's social protection architecture remain to be filled.

1.2.2 Three Essential Functions of a Social Security System

A robust social security system must fulfil three interdependent functions for individuals and households:

- **Protection:** Ensuring a minimum standard of living and preventing extreme deprivation for the most vulnerable—the floor below which no citizen should fall.
- **Prevention:** Building resilience against shocks—natural disasters, health emergencies, economic downturns, job loss—so that households do not descend into destitution when adversity strikes.
- **Promotion:** Enhancing opportunities for sustainable livelihoods and social mobility through human capital investment, employment support, and productive inclusion.

¹ ILO. (2003). *Social Protection Matters*. Geneva: International Labour Office; World Bank. (2018). *The State of Social Safety Nets 2018*. Washington DC: World Bank Publications.

These three functions are drawn from White, Hodges, and Greenslade (2015) and are applied in the NSSS framework to assess where Bangladesh's social security system stands and where the most critical reform priorities lie.² The NSSS further envisions that a social security system fulfilling these three functions should, over time, produce a transformative outcome for Bangladeshi society — enabling poor and vulnerable families to graduate out of extreme poverty, engage with the labour market, and contribute to the country's broader human development, employment, and economic growth.

Bangladesh's social security system has historically been strongest in the protective function (particularly through food-based and elderly care programmes) and weakest in the promotional and preventive functions. The near-complete absence of contributory social insurance mechanisms leaves workers - particularly the 85 percent employed informally³ - entirely unprotected against unemployment, workplace injury, or old-age income insecurity. This structural gap is one of the most critical reform priorities for the current government.

1.3 Evaluation of the National Social Security Strategy (2015–2026)

1.3.1 The NSSS Vision and Architecture

The National Social Security Strategy (NSSS), established in 2015 and encompassing two consecutive five-year action plans extending to FY2025–26, represents Bangladesh's most comprehensive attempt at social protection reform. Its purpose was to restructure the existing social security system, which was characterized by fragmentation, political influence, and insufficient funding, into a more integrated framework grounded in lifecycle considerations and rights-based principles.

The NSSS articulated six overarching reform priorities:

- Rationalization and consolidation of social security programmes through lifecycle-based clustering;
- Establishment of a unified beneficiary targeting system based on objective poverty criteria;
- Introduction of inflation-adjusted, adequate benefit levels;
- Development of digital delivery infrastructure (Government-to-Person payments);
- Progressive extension of contributory social insurance;
- Building institutional capacity for coordination, monitoring, and evaluation.

The NSSS adopts a lifecycle approach to social security, recognising that people face different risks at different stages of life. It identifies five broad stages: pregnancy and early childhood, school age, adulthood, working age, and old age. Each stage carries specific vulnerabilities and therefore requires appropriate forms of support. The strategy also groups social security programmes into three main categories: social assistance, social insurance, and labour market interventions. This classification makes it easier to

² White, P., Hodges, A. & Greenslade, M. (2015), *Measuring and Maximising Value for Money in Social Protection Systems*, DFID, London.

³ Bangladesh Bureau of Statistics. Labour force survey, 2022

understand how the social security budget is structured, how resources are allocated, and where gaps may exist. In practice, the NSSS framework provides a useful basis for preparing social security budget reports, mapping existing programmes, and planning future interventions according to the needs of people at each stage of life.

1.3.2 A Decade in Review: Achievements and Shortfalls

The NSSS implementation period has brought some important gains, especially in widening social protection coverage and making delivery systems more modern through digital tools. However, the experience also points to several areas that need stronger attention in the next phase of reform. These include better coordination and consolidation of programmes, more accurate targeting of beneficiaries, more adequate benefit levels, and greater support for the urban poor and other vulnerable groups.

Table 1.1: NSSS Achievement (2015–2026)

Reform Dimension	NSSS Target	Status by FY2025–26
Programme Consolidation	Reduce programmes to a structured lifecycle cluster	90 programmes remain across 25 ministries; limited consolidation achieved
Beneficiary Targeting	Unified PMT-based targeting through a Single Registry	Single Registry established but limited operational use; targeting errors persist
Benefit Adequacy	Inflation-indexed transfer amounts	Allowances are periodically reviewed by a committee. However, there is scope of making these adjustments more regular and proportionate to changes in the cost of living.
Digital Delivery (G2P)	All cash transfers via bank/MFS accounts	G2P system operational; significant expansion of MFS-based payments achieved
Social Insurance	Introduce contributory schemes for informal workers	The existing formal sector pension system continues to serve as the primary contributory mechanism for old-age income security. Going forward, there remains scope to gradually broaden the contributory social protection framework by exploring new schemes that can extend coverage to a wider segment of the working-age population, including workers outside the formal sector.
Urban Coverage	Address systematic gap in urban social protection	While Bangladesh has made notable progress in expanding social protection coverage across the country, there remains scope to further strengthen support for urban poor households. Continued attention to urban poverty, alongside ongoing rural programmes, will help ensure more balanced and inclusive coverage across geographic areas.
Programme Coordination	Unified inter-ministerial coordination mechanism	Inter-ministerial coordination can be further strengthened, as social protection programmes are currently implemented across 25 ministries/divisions with scope for greater harmonization, convergence, and integrated delivery.
Budget Adequacy	Increase social protection to 3% of GDP	FY2026–27 allocation: 2.11% of GDP (15.39% of national budget)

Source: General Economics Division (2025), Re-strategising the economy and mobilizing resources for equitable and sustainable development [Task Force Report]. Government of Bangladesh.

1.3.3 Challenges in the Current Social Security System

The National Social Security Strategy (NSSS), adopted in 2015, provided a structured lifecycle-based framework for social security reform, envisioning programmatic consolidation, improved targeting, digital delivery, and inflation-adjusted benefits. While the NSSS period delivered meaningful gains in digital delivery and expanded coverage, the current government recognises that significant untapped potential remains across every dimension of reform — and is fully committed to realising it.

Programme fragmentation persists: Programme fragmentation continues to pose a significant challenge. During the formulation of the NSSS, Bangladesh operated approximately 145 schemes across 23 ministries and divisions in FY 2024-25. The strategy itself highlighted several critical issues, including fragmented implementation, duplication of efforts, insufficient coverage, targeting inaccuracies, resource leakage, and inadequate coordination among ministries. Despite a reduction in the number of listed programmes to 90 in the fiscal year 2026–27, the system remains characterized by numerous small and overlapping schemes managed by various ministries, which hampers coherence and coordination at the beneficiary level.

Targeting failures: Inclusion and exclusion errors remain high in major programmes. Evidence shows that transfers are not adequately targeted to the poorest: only about half of poor households received social assistance in 2022, while around 22% of social benefits went to the top 20% of households, indicating continued exclusion, inclusion errors and leakages.⁴

Absence of social insurance: There's a big gap when it comes to social insurance - hardly anything has been done to set up systems where people contribute to their own insurance, which means workers in the informal economy are left with no safety net if they lose their job, get sick, or retire.

The NSSS expired in FY2025–26. This juncture presents a historic opportunity for the new government to launch a transformative second-generation strategy that rectifies past failures, deepens the lifecycle approach, and embeds social protection at the centre of Bangladesh's development agenda.

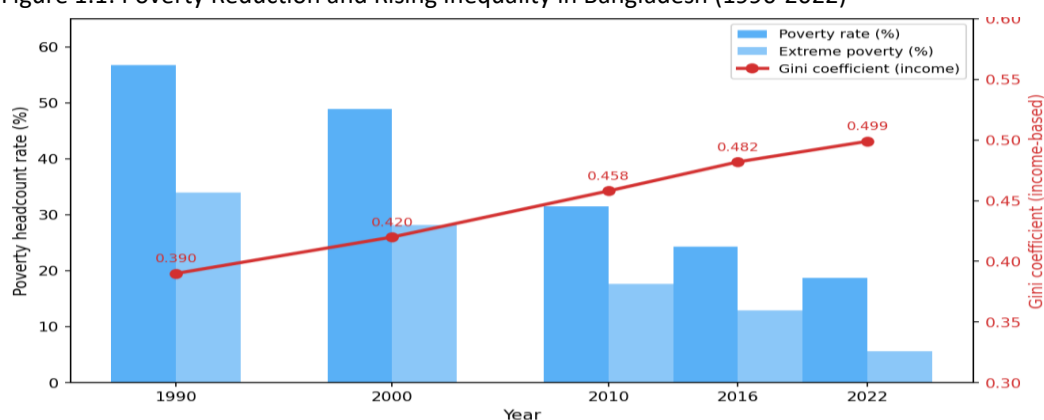
1.4 Poverty, Vulnerability, and the Remaining Challenge

1.4.1 Long-Run Poverty Trends: A Record of Progress

Bangladesh's poverty reduction record over the past three decades is a success story globally. The national moderate poverty headcount ratio declined from 56.7 percent in 1990 to 48.9 percent in 2000, 31.5 percent in 2010, 24.3 percent in 2016 and 18.7 percent in 2022—a reduction of 38 percentage points over three decades (BBS, 2022). Extreme poverty—measured against the national lower poverty line—declined even more sharply, from approximately 17.6 percent in 2010 to 5.6 percent in 2022. In absolute terms, the number of poor persons fell from approximately 45.4 million in 2010 to 30.9 million in 2022 (HIES, 2022). However, recent evidence shows poverty is gradually increasing.

⁴ Bangladesh Bureau of Statistics, HIES 2022; World Bank (2025), Bangladesh Poverty and Equity Assessment; Navigating the Road to Prosperity; Bhattacharya et. al. (2024), white paper on the State of Bangladesh Economy.

Figure 1.1: Poverty Reduction and Rising Inequality in Bangladesh (1990-2022)



Source: BBS, HIES selected rounds (1991/92, 2000, 2010, 2016, 2022).

International poverty metrics tell a similar story. The share of the population living below the World Bank’s US\$3.65/day PPP poverty line fell from 59.3 percent in 2010 to 30.0 percent in 2022—approximately 30-percentage-point reduction. Bangladesh achieved all eight Millennium Development Goals by 2015, ahead of schedule for several indicators, and has made substantial progress toward the Sustainable Development Goals (SDGs) on poverty and food security.

Table 1.2: Poverty and Vulnerability Trends in Bangladesh, 2000–2022

Indicator	2000	2010	2016	2022
National Moderate Poverty Rate (%)	48.9	31.5	24.3	18.7
National Extreme Poverty Rate (%)	34.3	17.6	12.9	5.6
Rural Moderate Poverty Rate (%)	52.3	35.2	26.4	20.5
Urban Moderate Poverty Rate (%)	35.1	21.3	18.9	14.7
PPP \$3.65/day Poverty Rate (%)	N/A	59.3	52.9	30.0
PPP \$2.15/day Poverty Rate (%)	N/A	18.6	14.3	5.0
No. of Poor (millions, national UPL)	67.4	45.4	39.4	30.9
Poverty Gap Index (%)	12.8	6.5	5.0	3.8

Source: BBS, HIES 2000, 2010, 2016, 2022; GED (2025) Task Force Report on Re-strategising the Economy; World Bank PovcalNet.

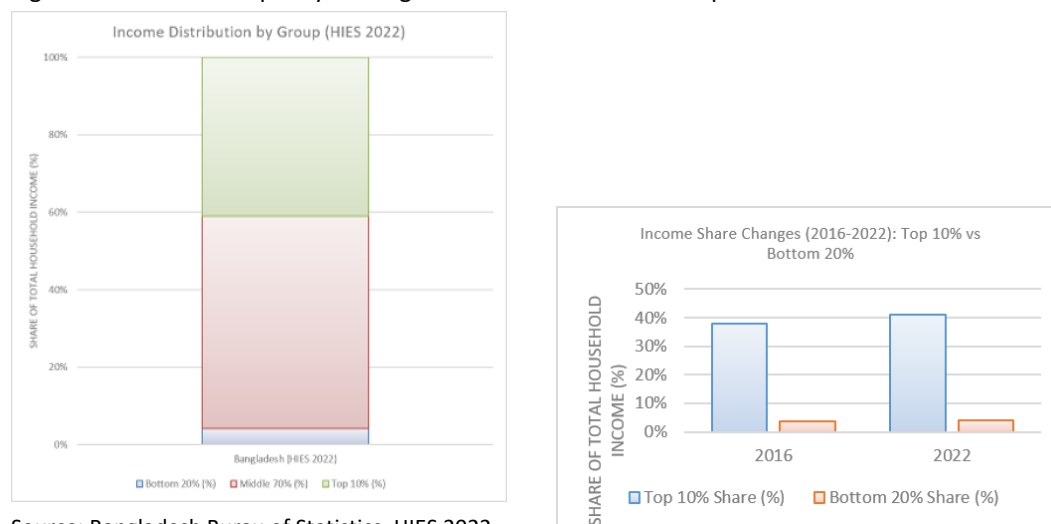
1.4.2 Inequality and the Distributional Pattern of Growth

Bangladesh’s rapid economic growth has not been uniformly distributed. Although consumption inequality appears relatively moderate, with the consumption Gini coefficient at about 0.334 in 2022 compared with 0.324 in 2016 and 0.321 in 2010—this understates the sharper degree of income and asset inequality. HIES 2022 shows that income Gini increased from 0.458 in 2010 to 0.499 in 2022, while the consumption Gini remained largely unchanged, with rural and urban consumption Gini at 0.29 and 0.36 respectively in the latest HIES. Bangladesh’s rising Gini is not just an inequality problem—

it is a mobility problem for the next generation. Every point increase in Gini today tends to translate into reduced mobility for children born now. For the next generation, what matters is not just whether overall incomes rise but whether children from poorer families have equal opportunities to access those gains.

It also notes that the richest 10% held around 41% of national income, while the poorest 10% held less than 5.18%. The Palma ratio also increased over the longer period from 2.97 in 2010 to 3.23 in 2022, although it declined slightly from 3.31 in 2016. These trends indicate that growth has been accompanied by persistent and, in some dimensions, widening distributional inequality, making redistribution and inclusive social protection central to Bangladesh’s social protection reform agenda.

Figure 1.2: Income Inequality in Bangladesh: Concentration at Top



Source: Bangladesh Bureau of Statistics, HIES 2022

1.4.3 Persistent Structural Challenges

Bangladesh’s poverty reduction achievements, while commendable, mask several structural challenges that define the social protection imperative for FY2026–27 and beyond:

1.4.3.1 Urban Poverty and Slum Vulnerability

While the urban moderate poverty rate in Bangladesh was lower than the rural rate in 2022—14.7% compared with 20.5%—the absolute number of urban poor increased from 7.4 million in 2010 to 7.9 million in 2022⁵. This reflects the growing importance of urban poverty amid rapid urbanisation. Urban slum settlements face multiple vulnerabilities, including insecure housing, limited access to basic services such as water, sanitation, education and healthcare, and weak integration into social security systems. Bangladesh’s social security system has historically remained rural-focused, with much lower coverage among urban households than rural households. Although the National Social Security

⁵ Bangladesh Bureau of Statistics, HIES 2022

Strategy (NSSS) recognized the growing importance of extending social protection to urban poor and vulnerable population, the operational modalities for addressing urban-specific vulnerabilities required further elaboration. In response, the Government has undertaken a dedicated Urban Social Protection Strategy and Action Plan to provide a more targeted, context-specific, and implementable framework for strengthening social protection coverage in urban areas.

1.4.3.2 Near-Poor Vulnerability

A defining characteristic of Bangladesh’s poverty landscape is the large concentration of households clustered just above the poverty line—the “near-poor” or vulnerable non-poor—who remain highly susceptible to falling into poverty following economic, health, or climate shocks. Recent World Bank evidence shows that vulnerability to poverty stood at 36% in 2022, leaving about 62 million Bangladeshis just above the poverty line with unstable consumption, limited savings, and inadequate social protection.⁶ PPRC–BIGD’s COVID-19 livelihood panel further showed the fragility of this group: among households classified as vulnerable non-poor before the pandemic, 35% were below the poverty line in all three survey rounds between June 2020 and August 2021, while another 34% fell below the poverty line in two of the three rounds- illustrating the fragility of poverty reduction achievements in the absence of adequate social insurance mechanisms.⁷

1.4.3.3 Multidimensional Poverty

The Global Multidimensional Poverty Index for Bangladesh, reported by UNDP/OPHI in 2023 using the latest publicly available 2019 survey data, stood at 0.104, with 24.6% of the population classified as multidimensionally poor.⁸ By comparison, Bangladesh’s official monetary poverty headcount rate, measured by BBS using the upper poverty line in HIES 2022, was 18.7%. This divergence indicates that monetary poverty measures do not fully capture deprivations in health, education, and living standards, underscoring the need for complementary investments in healthcare, education, water, sanitation, housing, and nutrition alongside cash transfer programmes.

1.4.3.4 Educational Intergenerational Mobility

Bangladesh’s social security system faces a deep structural risk from weak intergenerational educational mobility. HIES 2022 evidence shows that parental education strongly determines children’s educational outcomes: adults from no-schooling households are far more likely to remain uneducated, while children of tertiary-educated parents largely reproduce that advantage. The figure reinforces this pattern. Secondary completion rises sharply with parental education, but the lowest groups remain severely disadvantaged. Among children of parents with no schooling, only 5.0% of females and 11.6% of males complete SSC or higher, compared with 84.6% of females and 93.1% of males among children of tertiary-educated parents. This indicates that

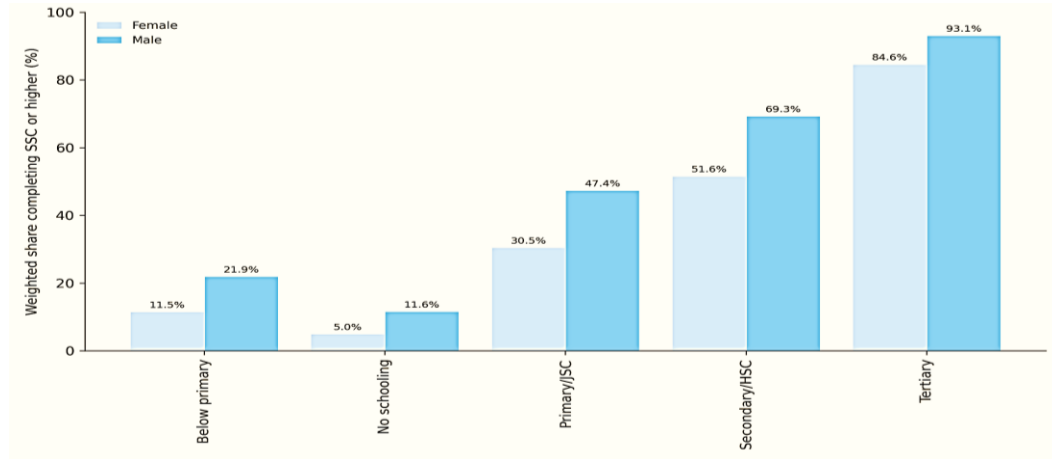
⁶ World Bank (2025), Bangladesh Poverty and Equity Assessment; Navigating the Road to Prosperity.

⁷ PPRC & BIGD (2021) Recovery with distress; Unpacking Covid-19 impact on livelihoods and poverty in Bangladesh

⁸ UNDP/OPHI. (2023). Global Multidimensional Poverty Index 2023: Unstacking Global Poverty. New York: United Nations Development Programme.

educational progress in Bangladesh has been unevenly distributed: girls from educated families have advanced substantially, but girls from the least educated households remain almost locked out of secondary completion.

Figure 1.3: Secondary Completion by Parental Education and Sex, HIES 2022



Source: Bangladesh Bureau of Statistics, HIES 2022

This weak educational mobility has serious implications for future social protection financing. Children who fail to complete secondary education are more likely to enter low-productivity informal work, remain outside contributory pension or insurance systems, and become dependent on public assistance later in life. In this sense, the safety net risks becoming a revolving door: the children of today’s poor beneficiaries may become tomorrow’s beneficiaries. As population ageing accelerates and the demographic dividend narrows after the 2040s, a large cohort of under-educated informal workers could place growing pressure on old-age allowances and other social security programmes.

1.4.4 Emerging Challenges: Demographic Transition, and Climate Vulnerability

1.4.4.1 Bangladesh’s Demographic Dividend and the Longevity Imperative

Bangladesh is now passing through a crucial stage of its demographic dividend. Around two-thirds of the country’s population is currently within the working-age group of 15–64 years. This gives Bangladesh a significant advantage, as a large share of the population is potentially active in the labour force. However, this opportunity will not remain open indefinitely. The demographic window, which began several decades ago, is expected to narrow in the coming years as the share of the working-age population gradually declines and the proportion of elderly people rises. This makes the present period especially important. Bangladesh needs to make strong and timely investments in education, skills development, and productive employment so that the large working-age population can become more productive and contribute meaningfully to economic growth. If this potential is properly used, higher productivity and income can help the country strengthen its social security system and prepare for the future needs of an ageing population.

Table 1.3: Bangladesh Demographic Transition Projections and Social Protection Implications

Indicator	2022	2031	2041	Implication for Social Protection
Population 60+ (millions)	15.3	20.70	29.94	Rapidly growing demand for old-age allowance and health support
Dependency Ratio (old-age)	~8%	~11%	~16%	Rising fiscal pressure on pension and healthcare systems
Working-Age Population (15–64, %)	67.5%	69.1%	65.8%	Window for productivity gains to fund future SP commitments
Urban Population (%)	39.4%	48.0%	57.0%	Growing urban poor requiring urban-specific SP programmes
Labour Force (millions)	73.05 (based on LFS 2022)	86.7 (Based on LFS 2015)	94.2 (Based on LFS 2015)	Majority informal; need for contributory insurance extension

Source: Bangladesh Bureau of Statistics (2022). Population and housing census 2022; Bangladesh Bureau of Statistics (2023). Labour force survey 2022: General Economics Division (2020), Bangladesh Planning Commission; International Labour Organization (2023). ILOSTAT: Bangladesh labour force projections, <https://ilostat.ilo.org/data/>; United Nations, Department of Economic and Social Affairs, Population Division. (2022). World population prospects; United Nations, Department of Economic and Social Affairs, Population Division. (2022). World urbanization prospects; World Development Indicators (2024).

1.4.4.2 Climate Vulnerability and Shock-Responsive Social Protection

Bangladesh is one of the world's most climate-affected nations — ranked 7th globally in the Germanwatch Global Climate Risk Index for the period 2000–2019 in terms of extreme weather event impact, and classified as highly vulnerable by the IPCC Sixth Assessment Report (2022).⁹ Approximately 39 million people have experienced displacement due to floods, cyclones, storm surges, salinity intrusion, and riverbank erosion over recent decades, with tens of millions at persistent risk from these overlapping hazards.¹⁰ Climate shocks are not merely environmental events; they are poverty traps — a single flood season can push a household that has worked its way out of poverty straight back below the line, undoing years of hard-won progress. Yet the current social security system offers no meaningful anticipatory response: the Gratuitous Relief and Vulnerable Group Feeding programmes react after disaster strikes, with poor targeting, weak coverage, and unpredictable financing. This government is determined to close that gap. Through the Dynamic Social Registry, government is approaching towards building the technological backbone for a true shock-responsive social security system — one that pre-registers vulnerable households and activates support before a cyclone makes landfall, not weeks after. Protecting the poor from climate shocks is not a development aspiration; it is a fiscal imperative and a constitutional duty, and this government will treat it as both.

⁹ IPCC. (2022). Climate change 2022: Impacts, adaptation and vulnerability. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. Cambridge University Press.

¹⁰ Brot für die Welt. (2012). Climate change and migration: A case study from Bangladesh. Evangelisches Werk für Diakonie und Entwicklung. Berlin

1.5 Social Security Budget: Trends, Composition, and Adequacy

1.5.1 Budget Trajectory and Scale

Bangladesh's social security budget has expanded substantially in nominal terms over the NSSS period, reflecting both programmatic expansion and inflation-driven cost increases. As shown in Table 1.4, reported social security spending remained sizeable during FY2020–21 to FY2025–26, ranging from 16.04 percent to 17.83 percent of the national budget. In FY2025–26, the allocation stood at 16.04 percent of the national budget and 2.03 percent of GDP at the budget stage, declining to 15.30 percent of the revised national budget and 1.98 percent of GDP in revised terms. This suggests that social security remains an important part of public expenditure, although its GDP share is still modest compared with the scale of poverty, vulnerability, ageing, urban insecurity, and labour-market risks.

The trend also shows fluctuations between budget and revised estimates, especially in FY2024–25, when the GDP share declined sharply from 2.43 percent at the budget stage to 1.84 percent in the revised budget. This highlights the need to examine actual and revised allocations, not only original budget figures. At the same time, the number of reported programmes declined steadily from 131 in FY2020–21 to 90 in FY2026–27, indicating possible progress in programme rationalisation. However, consolidation alone does not guarantee better impact. The next phase of reform should focus on clearer budget classification, separating core social protection from general public spending, improving targeting, raising benefit adequacy, and strengthening monitoring of actual expenditure and outcomes.

Table 1.4: Social Security Budget Allocation Trends, FY2020–21 to FY2025–26

Fiscal Year	% of National Budget	% of National Revised Budget	% of GDP (Budget)	% of GDP (Revised Budget)
FY2020–21	16.83	17.75	3.01	3.10
FY2021–22	17.83	18.78	3.11	2.80
FY2022–23	16.75	17.81	2.55	2.64
FY2023–24	16.58	16.97	2.52	2.42
FY2024–25	17.07	13.73	2.43	1.84
FY2025–26	16.04	15.30	2.03	1.98

Source: Finance Division

1.5.2 Functional Composition of Social Security Expenditure

The composition of social security spending by functional category provides important insights into the system's coverage gaps. Social assistance (non-contributory transfers and in-kind support) dominates the portfolio, while social insurance (contributory schemes) remains extremely limited in Bangladesh's context, confined essentially to the government employee pension scheme and a small number of formal-sector occupational schemes. Labour market programmes (employment generation, skills training) account for a smaller but growing share.

By lifecycle stage, the elderly receive the largest share of social assistance transfers (through the Old Age Allowance and Widow Allowance), followed by school-age children (through education stipend programmes) and pregnant/early childhood groups (through the Mother and Child Benefit Programme). Working-age adults—particularly those in the informal economy—receive the least social protection relative to their numbers and vulnerabilities, despite constituting the majority of the poor and near-poor population.

1.6 Social Security in the SDG Framework

1.6.1 SDG Alignment and Bangladesh’s Commitment

The 2030 Agenda for Sustainable Development places social protection at the center of all efforts to reduce poverty and vulnerability. It recognizes that well-designed social security systems can help address hunger, health risks, gender inequality, exclusion from the labour market, and wider income disparities. In particular, SDG 1, Target 1.3 urges countries to establish nationally appropriate social security systems and measures for all, including basic social protection floors, and to ensure meaningful coverage of poor and vulnerable people by 2030.

Social protection also supports several other SDGs in a direct and meaningful way. It helps advance SDG 2 by improving food security and nutrition, and SDG 3 by supporting access to health services and protecting households from high medical costs. It contributes to SDG 5 by promoting gender-sensitive support and recognizing the burden of unpaid care work. It also supports SDG 8 through livelihood assistance, decent work, and labour-market inclusion, while contributing to SDG 10 by reducing inequality through redistributive policies.

Achieving SDG Target 1.3 by 2030 will necessitate that Bangladesh enhances and broadens the reach of social protection programs aimed at low-income and vulnerable households. Efforts should particularly focus on narrowing the gap in program accessibility between urban and rural areas, increasing the precision and openness of beneficiary selection processes, and updating the delivery mechanisms to facilitate timely, efficient, and accountable distribution of benefits.

1.6.2 Social Protection and Human Capital Development

International experience shows that social protection can play an important role in building human capital. Well-designed cash transfers and safety net programmes can help families improve children’s nutrition, keep children in school, use preventive health services, and manage everyday welfare needs more effectively. These benefits are often stronger when support is linked to education and health-related responsibilities, such as school attendance or regular health check-ups.

Many conditional cash transfer programmes provide the transfer directly to women or mothers because evidence suggests that when women have greater control over household resources, families may invest more in children’s wellbeing. However, the evidence is not the same everywhere. Some studies show clear benefits when transfers

are given to women, particularly for child nutrition, while other randomized studies find little difference in outcomes based only on whether the transfer goes to a man or a woman. Therefore, giving transfers through mothers remains a sound design choice, but it should not be treated as a stand-alone solution. It works best when combined with accessible services, clear conditions, and strong implementation arrangements.

In Bangladesh, social protection programmes have made a real difference in people's lives. The Food for Education and Primary Education Stipend Programme helped many children from poor families go to school and attend classes more regularly. Similarly, the Mother and Child Benefit Programme has supported mothers with better nutrition and contributed to healthier early childhood development.

Social protection is not only about meeting immediate needs; it is also an investment in the country's future. When children receive better nutrition, healthcare, and education today, they are more likely to grow into healthier, more skilled, and more productive adults. This, in turn, strengthens the economy over time. Evidence from many low- and middle-income countries, including the findings highlighted in the World Bank's World Development Report 2019, shows that social protection and economic growth can reinforce each other. This lesson is especially important for Bangladesh as it works toward becoming an upper-middle-income country.

1.7 Global and Regional Perspectives on Social Security

1.7.1 Social Sector Spending: International Benchmarks¹¹

Internationally, countries spend very different amounts on social protection, depending on their level of development, institutional strength, and policy choices. In most high-income OECD countries, social protection spending is much higher, usually around 15–25 percent of GDP. Upper-middle-income countries spend about 5–8 percent, while lower-middle-income countries, Bangladesh's peer group, generally spend around 2–4 percent of GDP (ILO, 2021; IMF, 2019). This means Bangladesh still spends less than the average lower-middle-income country and remains far below the new government's FY2028 target of 3 percent of GDP. However government remains committed to progressively increase budgetary allocations in social security system of Bangladesh.

1.7.2 Lessons from South and Southeast Asia

1.7.2.1 Indonesia: Universal Health Coverage and the PKH Model

Indonesia's Programme Keluarga Harapan (PKH), a conditional cash transfer scheme, represents a significant case in Southeast Asia of delivering targeted support at the household level with an emphasis on human capital development. During its pilot phase, PKH focused specifically on households in the lowest 10 percent of the consumption distribution, categorizing them as extremely poor. Since 2018, the programme has

¹¹ World social protection report 2020–22: Social protection at the crossroads — in pursuit of a better future; IMF (2019), Fiscal monitor: How to mitigate climate change; OECD (2023), Social expenditure database (SOCX); World Bank (2022), Bangladesh public expenditure review.

broadened to include the poorest 20 percent of families, covering around 10 million households. Beneficiary identification is conducted using Indonesia's integrated social welfare database, DTKS, which applies a proxy means test to estimate household welfare deciles based on socio-economic factors such as education levels, employment status, housing quality, and asset ownership. Eligibility for benefits depends on meeting conditions related to consistent use of health services and school attendance for qualifying children. Empirical evidence suggests that PKH has facilitated increased access to health services, higher rates of educational participation, improved school enrollment, and enhanced child nutrition indicators, including a reduction in stunting prevalence. However, the immediate effects on poverty reduction appear less clear; rigorous evaluations imply that the programme's main contribution lies in strengthening child human capital and reducing risks of poverty transmission across generations, rather than producing a pronounced short-term decline in household poverty.

One of its major achievements of Indonesia's universal health coverage programme, is the scale of coverage: the programme now reaches almost the entire population, around 98 percent. This has been made possible through a mixed financing approach, where formal and informal workers contribute to the scheme, while the government pays premiums for poor and near-poor households through the PBI mechanism. Indonesia's experience shows that broad-based health protection is achievable even in a large lower-middle-income country. At the same time, it also highlights some practical challenges, particularly the difficulty of bringing non-poor informal workers into contributory insurance and maintaining the financial sustainability of both subsidized and contribution-based components.

1.7.2.2 Vietnam: Building Social Insurance for All Workers

Vietnam's social security system offers useful lessons to expand insurance coverage beyond government employees and formal-sector workers. Vietnam has gradually developed a social insurance framework that protects workers against major life-cycle risks such as illness, maternity, workplace injury, old age and death. This means that workers and their families receive support when they face health problems, childbirth, accidents at work, retirement, or the loss of an earning member.

A key strength of Vietnam's system is that it combines both compulsory and voluntary insurance. Formal-sector employees are covered through mandatory contributions, while self-employed workers and those without formal contracts can join voluntary schemes. This flexible arrangement is especially important for countries, where a large share of the labour force works in informal and self-employed activities.

Vietnam also allows flexible contributions for retirement and survivor benefits, while the government provides subsidies to poor and vulnerable households to encourage participation. With the new social insurance law coming into effect in July 2025, the voluntary scheme is expected to become more attractive, including the addition of maternity support.

For Bangladesh, this experience suggests a practical pathway. The country may begin by strengthening insurance coverage for formal-sector workers and then gradually extend it to self-employed and informal workers. Over time, such an approach could support the development of a broader pension and micro-pension system for workers outside the public sector. Vietnam's experience shows that expanding social protection is possible when the system is flexible, inclusive and supported by government commitment.

1.7.2.3 Philippines: Digital Identity and the 4Ps System

The Philippines' Pantawid Pamilyang Pilipino Programme (4Ps) offers a useful example for Bangladesh as it considers strengthening its own social protection delivery system. Reaching around 4.4 million households, the 4Ps programme provides important lessons on beneficiary selection, compliance monitoring, digital payment systems, grievance handling, and pathways for helping poor households move gradually toward self-reliance.¹² One of the most relevant lessons comes from the way the Philippines identifies eligible households. The programme uses the National Household Targeting System for Poverty Reduction, commonly known as Listahanan, which applies a proxy means test to assess household welfare using observable and verifiable indicators. This is followed by a validation process involving communities, beneficiary households, local leaders, and government officials to reduce errors and improve transparency.

This approach has clear relevance for Bangladesh's Family Card initiative, which also aims to combine proxy means testing with community-based verification. However, Bangladesh will need to develop its own eligibility rules, verification procedures, and institutional safeguards to reflect local poverty conditions, administrative capacity, and programme objectives. The Philippines is also modernising its social security system through the national digital identification system, PhilSys. This helps verify beneficiary identity, improve data management, and support more efficient service delivery. In parallel, the Beneficiary FIRST Project is working to expand access to digital payments through banks and secure financial service providers, making transfers more convenient, reliable, and accountable.

Taken together, the 4Ps experience provides valuable lessons in designing a stronger and more integrated social security system. In particular, it can inform improvements in beneficiary identification, digital payment delivery, interoperability among databases, grievance redress mechanisms, and data governance. These lessons are especially relevant for Bangladesh's efforts to strengthen G2P payment systems and develop a Dynamic Social Registry.

1.7.2.4 India: Scale, Food Security, and the MGNREGS Model

India's social protection experience offers important lessons in designing large-scale, rights-based and digitally enabled welfare systems. Programmes such as MGNREGS, the Public Distribution System under the National Food Security Act shows the value of clearly defined entitlements, legal accountability, beneficiary identification, direct payments,

¹² Department of Social Welfare and Development (DSWD), Republic of the Philippines. (2022). DSWD annual report 2022.

transparency and grievance redress—features that are relevant for large scale meaningful operation. At the same time, India’s experience also shows that scale and digitalisation alone do not guarantee inclusion. Despite Aadhaar-linked Direct Benefit Transfers improving traceability and reducing some leakages, many informal workers, migrants, urban poor households and unlisted vulnerable groups may still be excluded because identity verification does not automatically determine poverty or eligibility. The key lesson is that a stronger payment system must be combined with accurate targeting, interoperable data systems, effective grievance redress, and strong last-mile administrative capacity to reduce exclusion, improve accountability and make social protection genuinely responsive to vulnerable citizens.

1.7.2.5 Pakistan: Benazir Income Support Programme (BISP) and Women-Centred Cash Transfers

Pakistan’s Benazir Income Support Programme (BISP) offers important lessons in designing poverty-focused, women-centred and digitally supported social security systems. Launched in 2008, BISP is Pakistan’s flagship federal social safety net programme provides unconditional cash transfers mainly to poor women, with the objective of reducing consumption vulnerability, strengthening women’s financial inclusion and supporting household welfare. Over time, BISP has evolved from a basic cash transfer scheme into a broader social protection platform, including the Kafaalat cash transfer, education-linked support through Waseela-e-Taleem, and health/nutrition-related initiatives. Its use of a national socio-economic registry and poverty scorecard-based targeting provides a relevant example for Bangladesh’s proposed Family Card and Dynamic Social Registry reforms. At the same time, Pakistan’s experience also shows that cash transfers alone cannot permanently reduce poverty unless they are linked with human capital, livelihoods, grievance redress and stronger administrative accountability. The key lesson is that women-centred direct transfers can improve transparency and household welfare, but their long-term impact depends on accurate targeting, regularly updated beneficiary data, digital payment reliability, protection against leakage, and linkages with education, health, skills and employment programmes. BISP therefore demonstrates both the potential and limitations of a large national cash transfer system: it can provide immediate protection to poor households, but it must be embedded within a broader lifecycle-based and productive social protection strategy to support resilience and graduation from poverty.

1.8 Building a Welfare State for Every Bangladeshi Citizen: Vision of the Current Government

Bangladesh stands at the threshold of its most transformative social compact since independence. Elected on the mandate of “Bangladesh Before All,” Prime Minister Tarique Rahman’s government has arrived with a singular conviction: that the fruits of national progress must reach every citizen, leave no family behind, and be delivered not as political favour but as constitutional right. The agenda for FY2026–27 is not merely a budget document — it is a declaration of intent to build an economically democratic, inclusive, and dignified Bangladesh.

1.8.1 The Democratisation of Welfare: Breaking with a Broken System

For decades, Bangladesh's social security system was broad in name but narrow in reach — 145 programmes across 23 ministries, riddled with political patronage, targeting failures, and inflation-eroded benefits. The NSSS strategy expired in FY2025–26 with its most critical reforms — consolidation, social insurance, benefit adequacy — left unfinished.

The incumbent government is committed to economic democratisation — the systematic redistribution of economic opportunity, dignity, and state support to every household. This means an inclusive society where no one is left behind: not the urban slum dweller, not the landless sharecropper, not the elderly widow in a remote char, not the person with a disability, not the informal worker without a safety net. The State belongs to the people. Its resources will be allocated accordingly.

1.8.2 Actions Already Taken: Delivery from Day One

This government has moved from vision to action with remarkable speed. A number of flagship programmes have already been launched:

- Family Card Programme launched 10 March 2026: The pilot program, implemented across 55 upazilas/offices in 44 districts, covering 57 wards and 56 units, has identified approximately 70,759 beneficiaries through a comprehensive household assessment process. Under Phase 1, eligible households will receive Tk. 2,500 per month, transferred directly to women's Mobile Financial Services (MFS) accounts, ensuring transparent and intermediary-free delivery. Budget: 86.61 crore in FY 2025-26.
- Farmer's Card pre-piloted on Pahela Baishakh, 14 April 2026: 22,065 farmers enrolled across 11 upazilas in 10 districts and received Tk. 2,500 each. The card will deliver 10 categories of benefits including direct cash, subsidised inputs, agricultural credit, crop insurance, and digital market access — a comprehensive platform targeting the 2.27 crore farming households that sustain Bangladesh's food security. Budget: Tk 8.34 crore in FY 2025-26.
- Khal Kata Kormoshuchi launched 16 March 2026: Canal excavation initiated simultaneously in most of the districts, targeting 20,000 km over five years. The programme generates rural employment for the poorest households, restores irrigation, and strengthens Bangladesh's climate resilience.
- Recognising the Custodians of Community and Conscience, the government has launched the programme for giving honorariums to mosque imams, muezzins, khadems and other religious leaders and staff working at places of worship. — a first-of-its-kind initiative extending monthly honoraria of Tk 2,000–5,000, plus festival allowances, to imams, priests, Buddhist monastery heads, pastors, and their supporting staff across all four major religious traditions. Payments are delivered digitally via G2P transfer directly to beneficiaries' bank accounts. By recognising the dignity of spiritual service and treating religious leaders as equal stakeholders in national development, the programme is a defining expression of the government's commitment to an inclusive, non-discriminatory welfare state.

Horizontal and Vertical Expansion of the Social Safety Net

Horizontal expansion: Coverage extended to population among the urban poor, sharecroppers, landless agricultural labourers, persons with disabilities and under privileged communities, and informal-sector workers. The Family Card moves from individual-centric delivery to a household-based national platform with a view to empowering women.

Vertical expansion: Benefit amounts are being raised substantially — the Family Card’s Tk 2,500/month exceeds existing allowance levels by more than double. A formal CPI-linked indexation mechanism will be institutionalised across all transfers, permanently ending the inflation erosion of real benefit value. Old Age Allowance, disability support, labour wage and widow allowances, and other benefits will be progressively enhanced.

1.9 The Reform Imperative: Setting the Stage for NSSS-II

Based on the analysis presented in this chapter, the next phase of social protection reform under NSSS-II (FY2026–27 to FY2035–36) should focus on building a more integrated, transparent and poverty-responsive system. The current portfolio remains fragmented, with more than 90 programmes implemented across 25 ministries, creating duplication and weak coordination. A priority reform will therefore be to consolidate programmes around lifecycle clusters and gradually integrate them through the proposed Family Card platform. Beneficiary selection should move decisively towards scientific and transparent targeting through full deployment of PMT-based assessment and operationalisation of the Dynamic Social Registry, reducing inclusion and exclusion errors as well as political patronage in beneficiary selection.

At the same time, benefit adequacy, coverage and fiscal credibility must be strengthened. Cash transfers should be adjusted through a formal CPI-linked indexation mechanism so that inflation does not erode their real value. Urban social protection should be expanded through a dedicated lifecycle-based strategy for urban poor households, while contributory social insurance should be gradually extended beyond the public sector to private-sector and informal workers. The social security budget should also be reclassified to distinguish genuine social protection spending from non-social-protection items, thereby improving transparency. In addition, climate vulnerability should be integrated into the Dynamic Social Registry to support anticipatory and shock-responsive assistance, while women-centred delivery should be ensured through female-name registration and G2P payments to women’s accounts. Finally, effective social protection spending should be progressively increased to build a humane, democratic, inclusive and welfare oriented Bangladesh.

Chapter 2:

Mapping Social Security Programmes: Categorization and Budget



Chapter 2: Mapping Social Security Programmes: Categorization and Budget

2.1 Background

2.1.1 As one of the world's most densely populated countries, frequently exposed to natural disasters and characterised by a large informal workforce with limited access to formal social protection, Bangladesh has made significant progress in expanding an inclusive social security framework. A comprehensive and multifaceted social security programme is getting implemented to protect vulnerable population from poverty, economic shocks, health crises, and lifecycle-related risks. The system integrates social safety nets, disaster resilience initiatives, and lifecycle-based support mechanisms to enhance economic security and improve the well-being of marginalized communities.

2.1.2 The social security system of Bangladesh is structured to address both immediate crises and long-term vulnerabilities throughout different stages of life. It delivers immediate assistance through disaster response and healthcare support, while offering targeted assistance like maternal and child welfare schemes, education stipends, and old-age pensions to cover specific lifecycle risks. These strategic interventions enable Bangladesh to ensure a more structured and inclusive social protection that not only alleviates poverty but also enhances the population's ability to withstand economic fluctuations and environmental shocks. This integrated approach ensures comprehensive protection for vulnerable groups while promoting sustainable socioeconomic resilience. In particular, the National Social Security Strategy (NSSS) adopts a lifecycle-based approach to social security, prioritizing targeted support for each stage of life - from early childhood nutrition to old-age income security - in order to maximize impact and coverage.

2.1.3 The NSSS Action Plan Phase II (2021–2026) places significant emphasis on strengthening the linkages between social protection and key development sectors, including health, education, labour, and rural development. This integrated and multisectoral approach is intended to enhance the effectiveness of social protection interventions in addressing poverty, reducing vulnerability, and promoting inclusive socio-economic development. This Action Plan focuses on adopting a lifecycle-based approach to social security in order to ensure that programmes are designed and implemented in accordance with the specific needs of individuals at different stages of life. The Plan further prioritizes the modernization of programme delivery through initiatives including the Single Registry Management Information System, G2P payment mechanisms, the Grievance Redress System, and a comprehensive results-based M&E mechanisms to enhance the efficiency, transparency and accountability of the social security system in Bangladesh.

2.2 Categorization of Social Security Programmes

2.2.1 To make social protection programmes more effective, transparent, and strategically aligned, the Finance Division has introduced Function and Lifecycle-based Social Security Allocation. This system follows the National Social Security Strategy, global best practices, and standard policy categories. It helps policymakers analyze budget and spending across different programme priorities in a structured way. Table 2.1 and Table 2.2 illustrate the government's categorization policy for social security programmes, defining programmes by Function (Category) and Lifecycle Stage.

Table 2.1: Description of 'Function (Category)' with 'Intervention'

Function (Category)		
Function	Intervention	Description
Social Insurance	No Specific Intervention	Contributory/earnings related pensions and savings programmes.
Social Assistance	Cash	Poverty targeted cash transfers
	Cash (with shock-responsive window)	Poverty targeted cash transfers with shock-responsive window.
	Public workfare (cash)	Poverty targeted conditional cash transfers through public workfare.
	Cash (one-off)	Poverty targeted one-off cash transfers for specific shocks faced by households.
	Food	Poverty targeted food distribution.
	Public workfare (food)	Poverty targeted conditional food distribution through public workfare.
	Stipend	Scholarship benefits/educational fee waivers.
	Kind and/or food	In-kind emergency support.
Labor Market Programme	Vocational skills development	Training (vocational, life skills, cash for training), internship.
	Economic inclusion	Income generating activity training, in-kind support, market linkage.
	Entrepreneurship support	Cash and in-kind grant, loans, training.
Social Care Service	No Specific Intervention	Day care services for vulnerable children, orphans; foster care; care for the disabled; support services for vulnerable groups.
Community Development	No Specific Intervention	Infrastructure development restoration and human development at the community level.
General Subsidies	No Specific Intervention	Food subsidies, Fuel subsidies, Electricity subsidies
Technical Assistance	No Specific Intervention	Strengthening of policy and systems for improved administration of social protection
Others	No Specific Intervention	Not reflecting any specific function of social protection

Table 2.2: Description of 'Lifecycle Stage'

Lifecycle stage	Description
Pregnancy & Early Childhood	Pregnancy and aged 0 to below 5 years.
School-aged Children	Aged 5 to 18 years.
Working Age	Aged above 18 years to 60 years.
Elderly	Aged above 60 years.
Persons-With-Disability	Physical and/or intellectual disabilities.
Household (Poverty)	Household in chronic poverty.
Household (Shock)	Household in disaster-related shock.
Overall system	Technical assistance to a central agency or to a sectoral ministry.
Unclassified	Does not fall under any lifecycle stages or there could be multiple lifecycle stages.

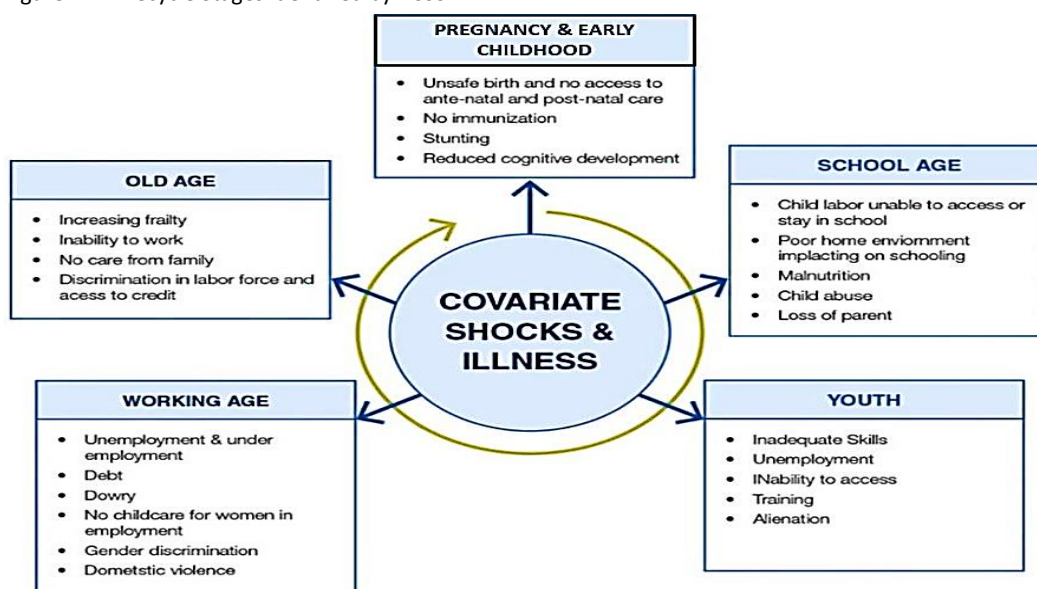
- 2.2.2** The Function (Category) classification organizes social protection programmes according to their primary operational mechanism and policy objective. Based on international social protection typologies and the National Social Security Strategy (NSSS), this framework groups interventions into eight distinct functions. This approach aligns with global standards while addressing local needs, ensuring clarity in programme design, simplifying budget tracking, and enhancing inter-ministerial coordination through standardized definitions.
- 2.2.3** The Lifecycle categorization organizes social protection programmes by age and vulnerability- supporting pregnant women, school-aged children, working-age adults, and the elderly people. Separate categories address persons-with-disabilities, chronically poor households, and disaster-affected families. A dedicated system-strengthening category improves institutional capacity, while unclassified captures multi-group interventions. This framework ensures targeted, lifecycle specific support while covering special risks and systemic needs.
- 2.2.4** The lifecycle-based categorization framework is strategically aligned with the objectives and principles of the National Social Security Strategy (NSSS), which forms the cornerstone of Bangladesh's social protection system. In accordance with the NSSS's emphasis on lifecycle coverage, responsiveness to shocks and poverty alleviation, the framework also incorporates internationally recognized standards, including the International Labour Organization's (ILO) Social Protection Floor Guarantees and the United Nations' rights-based approaches. This integrated approach ensures that global best practices are harmonized with national priorities, while maintaining relevance to local needs across various domains of social protection, including maternal health, old-age support, and responses to economic and individual shocks.

2.3 Categorization of Programmes by Lifecycle

- 2.3.1** Categorizing social security programmes by lifecycle is much effective as it enables targeted interventions addressing specific vulnerabilities at different life stages, from maternal health and child development to old-age security. This approach acknowledges that poverty is a dynamic condition, varying across different life stages and influenced by age-specific vulnerabilities: for example, maternal malnutrition and stunting in early childhood, educational discontinuities for school-age children, unemployment or underemployment during working age and income insecurity in old age. This approach helps break intergenerational poverty cycles, enhances programme effectiveness, and ensures resources reach those most in need. The lifecycle model synergizes with traditional safety nets by incorporating shock-responsive elements such as adaptive cash transfers during floods and categorical targeting (e.g. dedicated allowances for specific vulnerable groups), creating a multidimensional protection system.
- 2.3.2** Aligned with the National Social Security Strategy (NSSS), this system approach shows how lifecycle-based targeting improves resource allocation (right support at the right time) and fiscal planning (predictable long-term spending). Challenges remain in ensuring smooth transitions between life stages and addressing overlapping vulnerabilities. The lifecycle stages identified in the NSSS are depicted in Figure 2.1. The NSSS's design combines the Capabilities Approach¹³ with practical targeting mechanisms, using age as an objective eligibility filter supplemented by poverty data and enabled by a unified beneficiary registry that can automatically adjust support as individual progress through life stages. This model integrates both contributory schemes (social insurance) and non-contributory schemes (social assistance), and simultaneously addresses chronic poverty through human capital investments.
- 2.3.3** The National Social Security Strategy (NSSS) adopts a lifecycle approach (illustrated in Figure 2.1) to social protection, aiming to minimize administrative complexities and reduce exclusion errors compared to traditional poverty-targeted programmes. This innovative framework focuses on addressing lifecycle vulnerabilities and covariate risks, leveraging Bangladesh's institutional architecture to coordinate multiple ministries and facilitate localized adaptation. The NSSS ensures continuity of support across different life stages, responds to sudden shocks through adaptive programming and tracks outcomes specific to each developmental stage. By combining vertical coordination among ministries with horizontal implementation at local levels, the NSSS creates a dynamic system capable of responding to both chronic vulnerabilities and emergent crises, balancing standardized national policies with context-specific solutions, making it a globally informed and locally grounded model of social security relevant to Bangladesh's diverse socioeconomic landscape.

¹³ Sen, A. (2000). A decade of human development. *Journal of human development*, 1(1), 17-23.

Figure 2.1: Lifecycle Stages Identified by NSSS



Source: National Social Security Strategy, 2015

2.3.4 In Bangladesh’s lifecycle categorization, the Pregnancy and Early Childhood stage includes programmes like the Mother and Child Benefit Programme, the school-aged children stage includes education stipends such as the Primary Education Stipend and Secondary Education Stipend programmes. For the Working Age group, there are public works and training programmes such as the Employment Generation Programme for the Poorest (EGPP) and the Vulnerable Women Benefit (VWB) programme. For the Old Age stage, the Old Age Allowance provides cash transfers to seniors. It is noted that some programmes (for example, the Education Stipend for Physically Challenged Students) do not neatly fit into the five core NSSS lifecycle stages, which has necessitated the introduction of additional categories in the national framework such as Food Friendly Programme (FFP), Test Relief (TR), Open Market Sales (OMS) etc. This adaptive refinement underscores the commitment to inclusivity – ensuring that no vulnerable group is left out of the social protection system – in line with NSSS directives.

Table 2.4: Examples of Major Programmes with Lifecycle (As per Budget FY 2026-27)

Lifecycle Stage	Programme Example	Implementing Ministry/Division
Pregnancy and Early Childhood	Mother and Child Benefit Programme (MCBP)	Ministry of Women and Children Affairs
	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	Health Services Division
School-aged Children	Stipend for Primary School Students	Ministry of Primary and Mass Education
	Grants to Non-Government Orphanages	Ministry of Social welfare

Lifecycle Stage	Programme Example	Implementing Ministry/Division
Working Age	Vulnerable Women Benefit (VWB) Programme	Ministry of Women and Children Affairs
	Employment Generation Programme for the Poorest (EGPP)	Ministry of Disaster Management and Relief
Elderly	Old Age Allowance	Ministry of Social Welfare
Persons with Disability	Disability Allowance and Education Stipend Programme	Ministry of Social Welfare
Household -Poverty	Vulnerable Group Feeding (VGF)	Ministry of Disaster Management and Relief
	Open Market Sales (OMS) and Food Friendly Programme	Ministry of Food
Household-Shock	Relief Operation-General	Ministry of Disaster Management and Relief
	Assistance for Agriculture Rehabilitation	Ministry of Agriculture
Overall System	Cash Transfer Modernization	Ministry of Social Welfare
Unclassified	Does not fall under any life-cycle category or there could be multiple life-cycle categories	-

2.4 Categorization of Social Security Programmes by Function

Addressing the lifecycle risks, the NSSS underscored the need to strengthen the functional roles of social protection programmes, particularly in providing the poorest households with a “ladder” out of poverty and ensuring adequate support during periods of shock and crisis. These functions are grouped into 8 (eight) categories such as social insurance, social assistance, labour market programme, social care services, community development, general subsidies, technical assistance and others. This innovative framework systematically categorizes interventions based on their core operational mechanisms and policy objectives, as outlined below.

- 2.4.1 Social Insurance:** Social insurance programmes typically involve contributions, often related to employment such as insurance against old age (pension), disability or death, as well as sickness cash benefits and health insurance. In 2023, government rolled out Universal Pension Scheme (UPS). While certain piloting on social insurance is ongoing, like Injury Insurance Scheme of MoLE, the National Social Insurance Scheme (NSIS), as envisaged in the NSSS is yet to be fully rolled out.
- 2.4.2 Social Assistance:** Social assistance programmes are intended to support poor and vulnerable groups and may involve either conditional or unconditional participation requirements (e.g. public works, attending school, or participating in information sessions). It is entirely funded through taxation and do not require any contributions from beneficiaries. In accordance with NSSS policies, these programmes can be further distinguished between those transferring cash (regular cash allowances, public works, one-off transfers), food (food distribution or food-for-work), stipends or a mix of benefits (often emergency support).

- 2.4.3 Labor market Programme:** Labour market interventions aim to enhance income generation and improve productivity. These interventions may be categorized into technical or vocational skills development programmes targeting young people, usually those with a certain level of prior education; economic inclusion or graduation programmes that offer comprehensive support packages to the poor and vulnerable population; and programmes designed to assist entrepreneurs in developing and expanding their businesses.
- 2.4.4 Social care services:** These programmes encompass a wide range of services, including care and support for vulnerable children, older persons and individuals with physical disabilities as well as specialized support services for vulnerable groups, such as schools for children with disabilities, training programmes and rehabilitation centres for children.
- 2.4.5 Community development:** Aiming to boost community resilience, improve living conditions, and support local economic activity, this category includes community-focused programmes investing in water supply, sanitation, emergency shelters, marketplaces, rural roads and culverts.
- 2.4.6 General subsidies:** Social security often involves targeted subsidies for food and energy, aiming to support vulnerable groups. Key initiatives include Open Market Sales (OMS) and the Food Friendly Programme (FFP). Through these programmes, the government distributes or sells essential food items at below-market prices, helping to stabilize prices and ensure access to basic necessities for low-income households.
- 2.4.7 Technical assistance:** Technical assistance category encompasses programmes that focus on strengthening the underlying systems for delivering social security, including policy development, planning, budgeting, digitization, targeting, enrolment, and payments. Robust systems are crucial for ensuring efficiency, transparency, and accountability and also play a vital role in enabling rapid response and scale-up during emergencies, such as the COVID-19 pandemic, where timely and effective delivery of support is needed.
- 2.4.8 Others:** Programmes those are not reflecting any specific function of social protection will fall under this category.

2.5 Categorization of Social Security Programmes by Intervention

- 2.5.1** Social security interventions can be defined as the mechanisms through which government provides various forms of support such as cash transfers, food assistance and other social protection benefits. For the 'Social Assistance' function, interventions include cash, food, stipends and kind. 'Labor Market Programme' involves Technical/Vocational Skills Development, Entrepreneurship Support and 'Economic Inclusion'. Other functions, like Social Insurance and Social Care Service, do not have specific interventions, focusing instead on services, training or subsidies. Table-2.4 illustrates with examples the Interventions under each Functions.

Table 2.5: Example of Interventions under Function (Category) of Social Security Programme

No	Name of the Function	Type of Intervention	Programmes under the Function	Entitlement of Benefits
1	Social Insurance	No Specific Intervention	Pension for Retired Government Employees and their Families	Targeting: Retired government employees Benefits: Cash transferred to pensioner's bank account each month based on his last basic pay.
2	Social Assistance	Cash	Old Age Allowance	Targeting: Men (65 years) and women (62 years) after fulfilling certain conditions on income. Benefits: Monthly Cash Benefit TK. 500
		Food	Vulnerable Group Feeding (VGF)	Targeting: Poor and extreme poor Benefits: 10-30kg of rice per month/household
		Stipends	Stipend for Primary School Students	Targeting: Children at primary schools. Benefits: a) Pre-Primary Stage: TK. 75 b) Class-1 to Class-5: TK. 150 per student in a family c) Class-6 to Class-8: TK. 200 per student in a family
		kind and/or food	Relief Operation-General	Targeting: Households in shock Benefits: Relief in form of one-off cash or food
3	Labor Market Programmes	Technical/vocational Skills Development	Providing Driving Training for Employment at Home and Abroad	Targeting: Working age people Benefits: Training
		Economic Inclusion	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	Targeting: Individuals involved in begging Benefits: Training and rehabilitation.
		Entrepreneurship Support	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	Targeting: Educated, job-seeking youth, including both males and females. Benefits: Training to foster entrepreneurship.

No	Name of the Function	Type of Intervention	Programmes under the Function	Entitlement of Benefits
4	Social care services	No Specific Intervention	Service and Support Centre for Persons with Disabilities	Targeting: Persons with Disabilities. Benefits: Individual or group training programmes and support services.
5	Community Development	No Specific Intervention	Underprivileged People's Livelihood Development Programme	Targeting: Under privileged people of char and haor areas Benefits: Food safety, employment, education and better health services.
6	General subsidies	No Specific Intervention	Open Market Sales (OMS)	Targeting: Poorest part of the population Benefits: Food at a reduced price.
7	Technical Assistance	No Specific Intervention	Cash Transfer Modernization	Targeting: Improving efficiency of cash transfer to vulnerable people Benefits: Easy access to the social security benefits.

2.6 Social Security Budget Allocation for FY 2025-26

The Government of Bangladesh recognizes social security as an important instrument for promoting inclusive development, reducing poverty, and supporting vulnerable populations. The Government is committed to ensuring social security support for vulnerable groups, including the elderly, sick, persons with disabilities, widows, disadvantaged women, children, and low-income households. The Government's policy represents an institutional transition from discretionary, ad-hoc charitable interventions toward a rights-based, life-cycle approach to social protection. In alignment with national development priorities and the objectives of the National Social Security Strategy (NSSS), the Government continues to prioritize efficient and targeted resource allocation to improve living standards, foster social inclusion, and contribute to sustainable and inclusive economic growth.

2.6.1 Trends of Social Security Budget Allocation

As shown in figure-2.1, over the years budget allocation trends of Bangladesh indicate social security programmes as an integral part of its development framework, reflecting its commitment to poverty reduction, social inclusion, and support for vulnerable populations. In FY 2026–27, budget allocation for social security programmes is Tk.1,44,338.15 crore, while in FY 2015–16, the allocation was only Tk. 35,975 crore indicating more than a fourfold increase over the period.

Figure 2.2: Social Security Budget Allocation Trend from FY 2015-16 to FY 2026-27

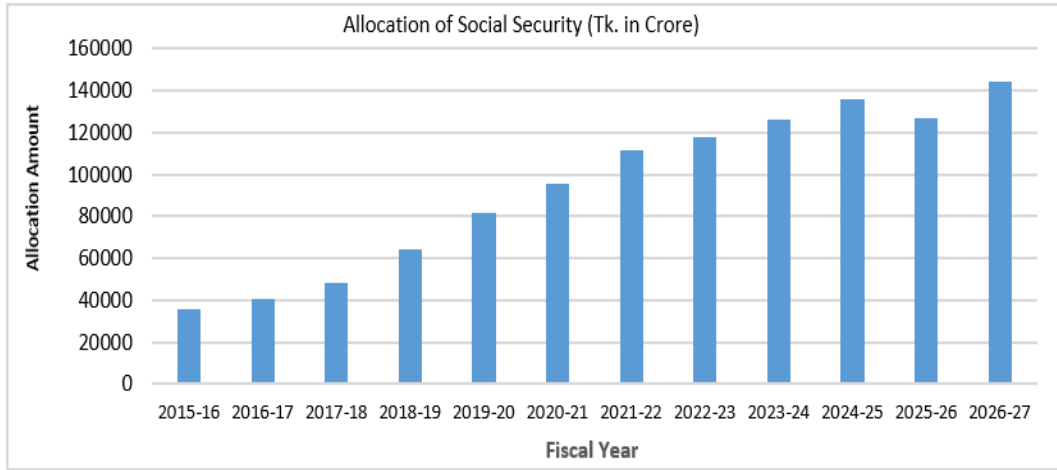
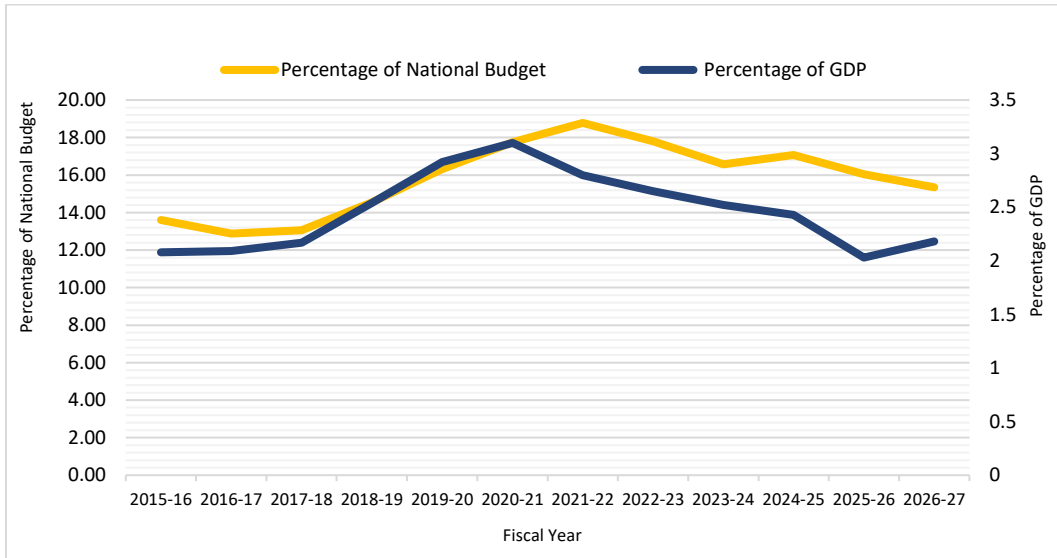


Figure 2.2 illustrates the dual trend of social security allocations as a share of the national budget and GDP over the past decade. For FY 2026–27, social security allocation is at approximately 15.4 percent of the national budget and 2.2 percent of GDP. This suggests that while social security spending continues to increase in absolute terms, economic growth is currently outpacing the growth rate of social protection expenditure. The volatility observed during the pandemic years (FY 2020–21 to FY 2021–22) has gradually subsided, giving way to a more stable allocation pattern. Excluding the pandemic-related fluctuations, the overall trend reflects a sustained increase in social security spending, underscoring the Government’s continued commitment to strengthening social protection systems, enhancing social resilience, and improving the well-being of vulnerable and disadvantaged populations.

Figure 2.3: Social Security Budget over National Budget and GDP



2.7 Selection of Social Security Programmes

2.7.1 The Government is undertaking measures to enhance transparency, improve targeting accuracy, reduce duplication, and ensure that assistance is delivered more effectively to eligible beneficiaries. In recent years, efforts have been made to strengthen beneficiary identification and programme targeting through the use of Proxy Means Testing (PMT), geographic targeting, and National Identity (NID) verification. In FY 2024–25, Operational Codes and relevant Economic Codes were integrated into iBAS++ system, and improving financial monitoring and reporting. Following stakeholder consultations and programme reviews, similar programmes were consolidated under iBAS++ system, the number of programmes was reduced from 140 in FY 2024–25 to 90 in FY 2026–27. Aligned with the NSSS, these reforms enhanced administrative efficiency, reduced duplication, and strengthened the effectiveness and accountability of the social protection system.

2.7.2 To develop a comprehensive overview of social protection interventions, the Finance Division compiled programme data from all Ministries and Divisions and applied a standardized classification framework. Programmes were categorized under seven functional and nine lifecycle categories, along with the types of support provided, including cash transfers, food assistance, and in-kind benefits. This approach improved the consistency, coherence, and comparability of reporting and supported the alignment of the FY 2026–27 social protection budget with national policy priorities and classification guidelines.

2.8 Allocation and Analysis by Functional Category

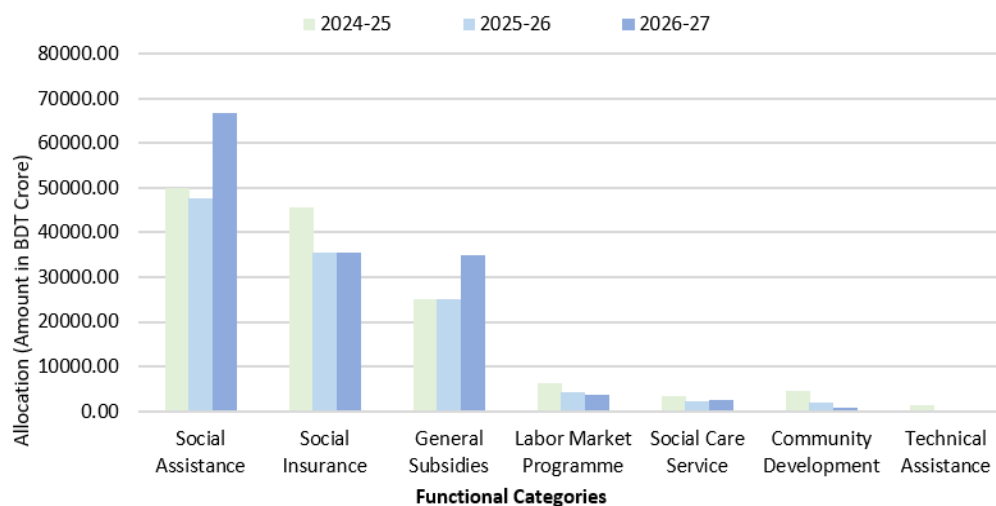
2.8.1 The functional categorization of social protection expenditures provides a structured framework for the distribution of public resources across various social protection functions and policy objectives. It helps to assess policy priorities, monitor expenditure trends, identify potential funding gaps, and support evidence-based decision-making. This approach further enhances transparency, strengthens accountability, and promotes the efficient utilization of public resources. Table 1 presents an overview of allocation patterns across key social protection functional categories in FY 2026–27.

Table 2.6: Function (Category) Wise Allocation of Social Security Budget for FY 2026-27 (Tk. In Core)

Function (Category)	No. of Programme	Budget (2026-27)
Social Assistance	41	66750.7
Social Insurance	2	35389.4
General Subsidies	3	34972.7
Labor Market Programme	15	3818.7
Social Care Service	19	2407.9
Community Development	8	796.7
Technical Assistance	2	202.1
Total:	90	144338.2

2.8.2 Bangladesh's Social Security Programme (SSP) total budget allocation of Tk 144,338.15 crore for the Fiscal Year 2026-27 across 90 programs. The allocation is heavily concentrated in three primary categories, led by Social Assistance, which comprises the largest share at Tk. 66,750.70 crore across 41 programs. This is followed closely by Social Insurance (2 programs) at Tk 35,389.40 crore and General Subsidies (3 programs) at Tk. 34,972.74 crore. In contrast, the remaining four functional categories—Labor Market Programmes, Social Care Services, Community Development, and Technical Assistance—collectively account for 44 programs but represent a much smaller fraction of the fiscal portfolio, and total allocation for 4 categories is Tk. 7,225.31 crore. Figure 2.3 illustrates a comparative analysis of social protection budget allocations across functional categories between FY 2025-26 and FY 2026–27. The allocation pattern reflects the Government’s growing commitment to strengthening social protection, particularly through enhanced support for Social Assistance and General Subsidies programmes.

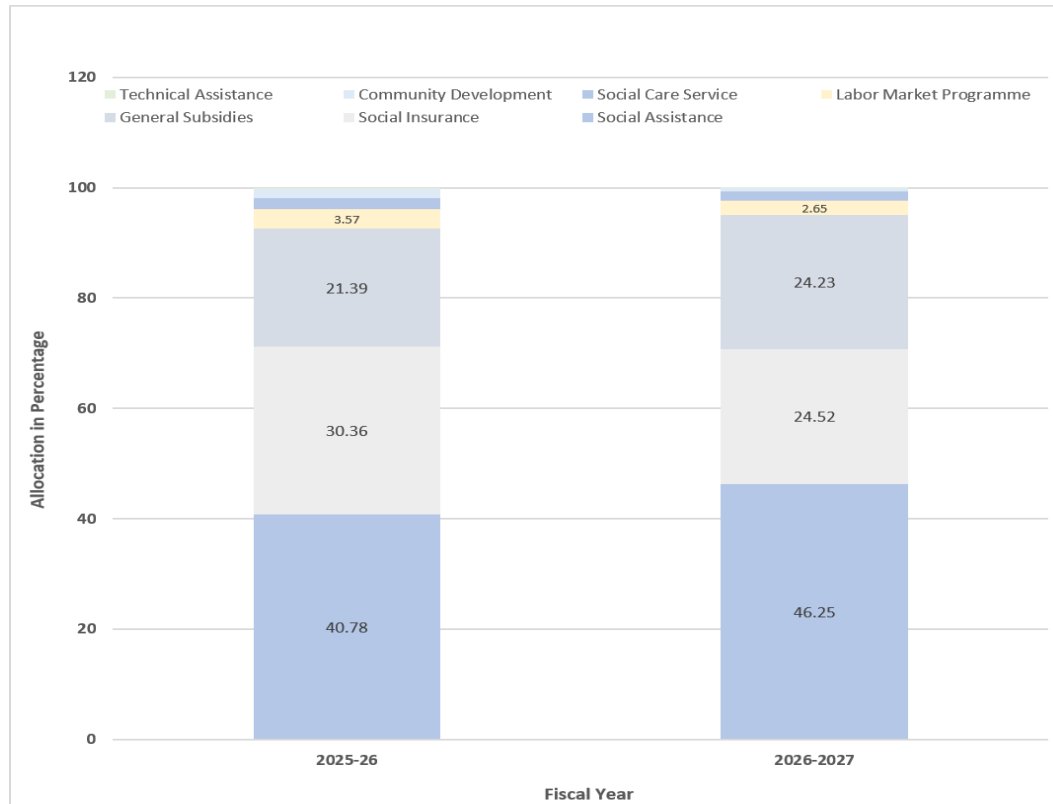
Figure 2.4: Function (Category) Wise Budget Allocation from FY 2024-25 to 2026-27 (Tk. in Crore)



Source: Finance Division, MoF

2.8.3 As illustrated in Figure 2.4, the Government has increasingly prioritized Social Assistance, with its share of total social protection expenditure rising from 40.78 percent in FY 2025–26 to 46.25 percent in FY 2026–27. This expansion reflects a strengthened commitment to enhancing cash transfer programmes and reinforcing food security for vulnerable populations. Allocation amount for Social Insurance remains almost same as last year, though the share in percentage declined from 30.36 percent to 24.52 percent over the same period, indicating a relative shift in expenditure priorities. General Subsidies remain the third-largest category and increase gradually from 21.39 percent to 24.23 percent, highlighting continued support for strategic sectors such as agriculture and energy. Meanwhile, allocations for Labour Market Programmes, Social Care Services and Community Development and Technical Assistance have been rationalized to improve effectiveness and optimize resource use.

Figure 2.5: Function (Category) Wise Budget Allocation in percentage for FY 2025-26 and 2026-27.

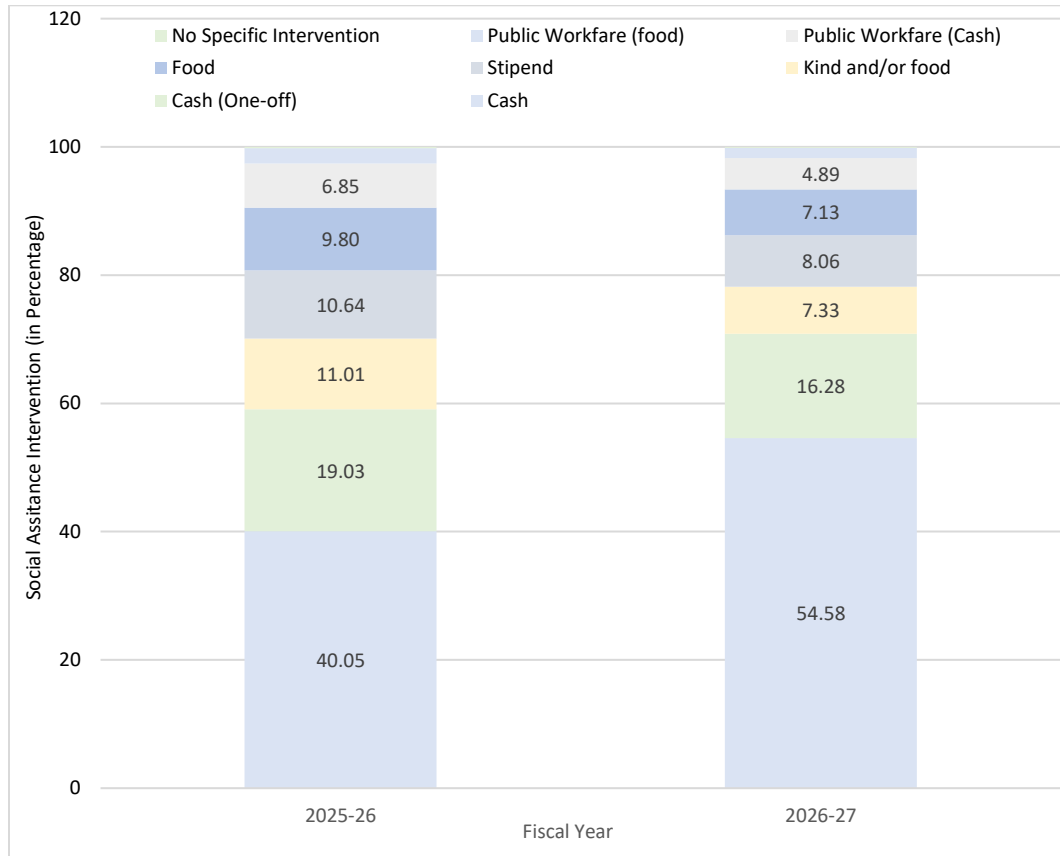


Source: Finance Division, MoF

2.9 Interventions of Social Assistance Programmes

2.9.1 The Government continues to expand high-impact Social Assistance programmes as a central pillar of its social protection framework, recognizing them as the most effective and rights-based instruments for mitigating structural poverty and addressing lifecycle vulnerabilities. Guided by the National Social Security Strategy (NSSS), these interventions aim to enhance income security, strengthen resilience, and promote social inclusion among vulnerable populations. This targeted approach enables the Government to provide a minimum level of income security to vulnerable groups, including older persons, persons with disabilities, and ultra-poor households, who often remain outside the formal labour market. The transition from short-term relief measures to institutionalized cash transfer programmes, food security initiatives, and digital Government-to-Person (G2P) payment systems has significantly enhanced the efficiency, transparency, and reliability of social protection delivery. These reforms have reduced leakages, improved service accessibility, and strengthened household resilience to economic and social shocks. More broadly, this policy recognizes social protection as a strategic investment in human capital and social resilience, contributing to reduced vulnerability and fostering inclusive and sustainable development.

Figure 2. 6: Intervention Composition of Social Assistance



Source: Finance Division, MoF

- 2.9.2 Figure 2.5 illustrates a notable change in the composition of Social Assistance interventions over the three-year period. Regular Cash Transfers have become the largest component of social assistance, increasing from 40.05 percent in FY 2025–26 to 54.58 percent in FY 2026–27. Together with One-off Cash Transfers, cash-based support accounts for 70.86 percent of total social assistance allocations in FY 2026–27. In contrast, the share of Public Workfare (Cash) programmes declined from 6.85 percent to 4.89 percent during the same period. At the same time, the shares of Stipends and Food Distribution declined from 10.64 percent to 8.06 percent and from 9.80 percent to 7.13 percent, respectively. Overall, the trend indicates an increasing emphasis on direct cash transfers and digital delivery mechanisms.
- 2.9.3 The Government has introduced several flagship social protection Programmes, including the Family Card Programme, Farmer Card Programme, and Honorarium Programme for Religious Personnel, as part of the implementation of commitments outlined in the Election Manifesto 2026. The Family Card Programme is designed to enhance food security and provide targeted support to low-income and vulnerable households. The Farmer Card Programme seeks to strengthen rural livelihoods and

agricultural productivity by facilitating direct access to subsidies, agricultural inputs, and financial assistance. Meanwhile, the Honorarium Programme for personnel serving in mosques and other places of worship aims to provide financial support while recognizing their social contributions. As presented in Table 2, total amount of allocation is Tk. 17,000.00 crore for these three programmes in FY 2026–27, and the number of beneficiaries is 86.06 lakh individuals. Collectively, these initiatives underscore the Government’s commitment to strengthening social protection and advancing inclusive development.

Table-2.7: Newly initiated flagship of Social Protection Programmes

Programmes	No. of Beneficiary (in lacs)	Budget (2026-27)
Family Card Programme	41.0	14500.0
Farmer Card Programme	42.5	1400.0
Honorarium programme for personnel serving in mosque and other religious places of worship	2.6	1100.0
Total	86.1	17000.0

2.10 Allocation and Analysis on Lifecycle (Category)

2.10.1 A lifecycle-based approach to social protection helps to ensure that support is provided to individuals at different stages of life according to their specific needs and vulnerabilities. By addressing risks across the life cycle—from childhood and working age to old age—this framework promotes a more integrated, equitable, and effective social protection system. It also facilitates better resource allocation, minimizes programme duplication, and strengthens investments in human capital development. Table 3 presents budget allocations for the FY 2026–27 across the nine lifecycle categories, illustrating how resources are distributed to address lifecycle-specific vulnerabilities.

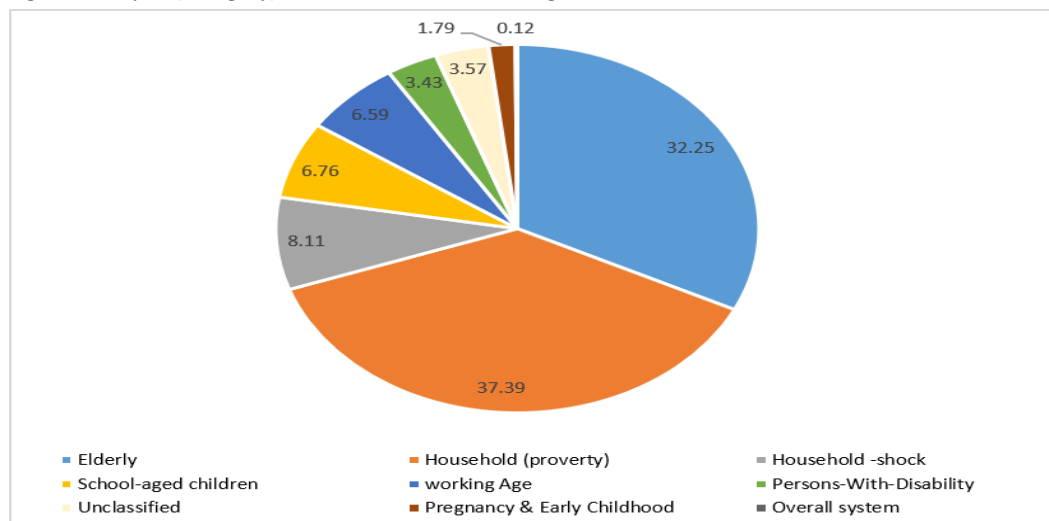
Table-2.8: Lifecycle (Category) wise Allocation for FY 2026–27 (Tk. in Crore)

Lifecycle stages	No. of Programme	Budget (2026-27)
Elderly	6	46548.0
Household (poverty)	25	55362.6
Household-shock	10	11698.7
School-aged Children	8	9751.9
Working Age	20	8112.0
Persons-with-Disability	6	4951.3
Unclassified	10	5152.9
Pregnancy & Early Childhood	4	2580.3
Overall system	1	180.4
Total	90	144338.1

2.10.2 The Government of Bangladesh has adopted a lifecycle-based social protection approach to address vulnerabilities across different stages of life. As shown in table-3 the total budget allocation for social protection in FY 2026–27 is Tk. 144,338.15 Crore across 90 initiatives, demonstrating a heavily centralized, welfare-focused spending strategy. The distribution is dominated by two primary lifecycle stages—Household Poverty (Tk. 55,362.62 Crore across 25 programs) and the Elderly (Tk. 46,548.00 Crore across 6 programs)—which together command nearly 70% of the total financial resources. While categories addressing sudden economic vulnerabilities such as Household-Shock and active demographics like Working Age and School-aged children receive moderate funding buffers, long-term human capital investments such as Pregnancy & Early Childhood remain significantly under-allocated at less than 2% of the budget. Overall, the allocation pattern highlights the Government’s continued emphasis on poverty reduction and income security for vulnerable populations.

2.10.3 As illustrated in figure-2.6, The allocation for FY 2026-27 places a gentle emphasis on immediate family support and caring for senior citizens, with Household (poverty) making up the largest share at 37.39% and the Elderly category closely following at 32.25%. The rest of the budget is thoughtfully shared among more specific areas, helping families to navigate unexpected hardships through Household - shock (8.11%), assisting everyday livelihood efforts in the Working Age group (6.76%), and supporting young learners through School-aged children (6.59%). Meanwhile, nurturance for early development and unique needs receives a smaller piece of the pie, with Unclassified programs at 3.58%, Persons-With-Disability at 3.43%, and Pregnancy & Early Childhood at 1.79%, while the baseline care for the Overall system is kept at a quiet 0.12%.

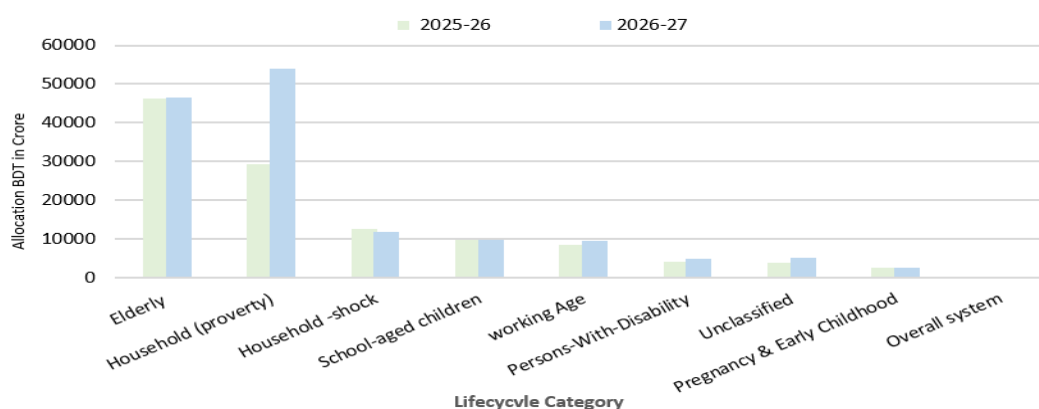
Fig-2.7: Lifecycle (Category) wise Allocation in Percentage in FY 2026-27



This policy direction reflects the Government’s efforts to strengthen an inclusive, evidence-based, and sustainable social protection system that addresses demographic changes and lifecycle-related vulnerabilities in line with the National Social Security Strategy (NSSS).

2.10.4 Figure-2.7, indicates, a comparative analysis of lifecycle category wise allocation of social protection programmes between FY 2025–26 and FY 2026–27. It indicates the Household (Poverty) category recorded more substantial increase between FY 2025–26 and FY 2026–27, with allocations rising from Tk. 29,250 crore to Tk. 55,363 crore, representing almost 85 percent increase from previous year. This significant growth reflects the Government’s enhanced focus on poverty reduction and support for vulnerable households. The Persons with Disabilities category also experienced a notable increase of approximately 19 percent, while allocations for the Unclassified category increased by about 30 percent. Similarly, the Working Age category registered an increase of around 14 percent, indicating greater investment in employment and livelihood-related interventions. In contrast, allocations for the Household–Shock category declined by approximately 7 percent, while funding for School-aged Children decreased by around 4 percent to rationalize the allocation of resources. The Pregnancy and Early Childhood category remained broadly stable, recording only a marginal increase of about 2 percent. The Elderly category, which continued to receive the largest share of resources after Household (Poverty), increased modestly by less than 1 percent, reflecting the Government’s sustained commitment to income security for older persons.

Fig-2.8: Lifecycle (Category) Wise Allocation of Social Protection for FY 2025-26 and 2026-27 (Tk in crore)



2.11 Women-focused Social Protection Programmes

2.11.1 Beneficiary selection helps to identify individuals and households who may get benefit most from social protection support, while women-focused budget allocations ensure resources are directed toward services that address the unique needs and challenges faced by women. As shown in table -4 four Largest Women-Focused Programmes budget allocation trend from FY 2021-22 to FY 2025-26. The programmes are selected based on the highest allocation. The depicts historical overview highlighting a gradual upward trend in women's programming budgets, culminating in an extraordinary financial surge in FY 2026-27 driven by a massive redistribution of resources. Here. From FY 2021-22 to FY 2025-26, funding grew at a steady, incremental pace, supported by reliable year-over-year increases across core initiatives like the Allowance for Widow and Deserted Women (rising from 1,495.4 to Tk. 2,535.12), the Mother and Child Benefit Programme (climbing from Tk. 1,041.34 to 1,968.20), and the stable Vulnerable Women Benefit Programme (maintaining a consistent

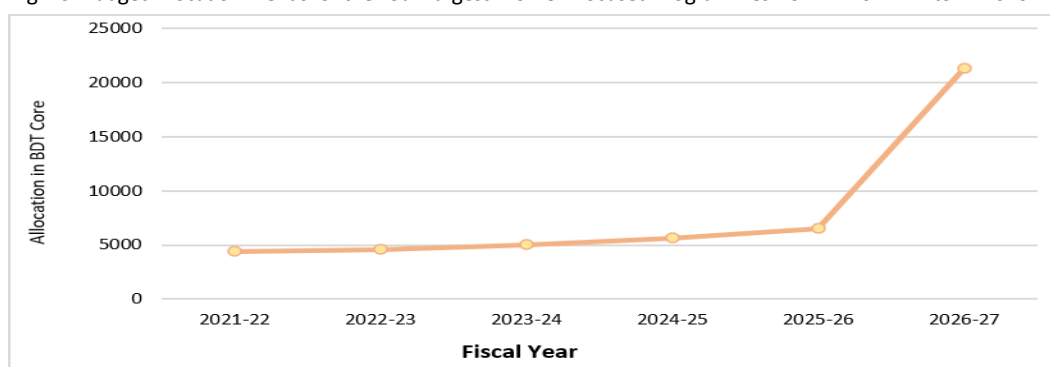
trajectory up to Tk. 2,297.70). However, the budget truly reshaped itself in FY 2026-27, skyrocketing the total allocation to Tk. 21,301.02. This sudden acceleration is almost entirely due to the scaling up of the Family Card Programme, which leaped from a modest Tk. 86.61 crore in its introductory year to a staggering Tk. 14,500.00 crore effectively transforming it into the primary financial vehicle for women's development and shifting the entire social welfare landscape toward a broad-based, card-centered support network.

Table-2.9: Budget Allocation Trends for the Four Largest Women-Focused Programmes from FY 2021–22 to FY 2026–27

SL No.	Programme	Budget (Tk. in Crore)					
		2021-22	2022-23	2023-24	2024-25	2025-26	2026-27
1	Family Card Programme					86.61	14500.00
2	Allowance for Widow and Deserted Women	1495.4	1495.4	1711.4	1844.32	2277.83	2535.12
3	Mother and Child Benefit Programme (MCBP)	1041.34	1243.07	1294.42	1622.75	1849.24	1968.20
4	Vulnerable Women Benefit (VWB) Programme	1893.04	1840.26	2029.1	2195.46	2294.73	2297.70
	Total:	4429.78	4578.73	5034.92	5662.53	6508.41	21301.02

2.11.2 The line graph in Fig-8, illustrates an evolving journey of support for women's welfare, transitioning from a period of gentle, steady growth into a heartfelt, historic expansion. Between FY 2021–22 and FY 2025–26, the budget moves along a modest and dependable path, rising incrementally from roughly Tk. 4,400 Crore to Tk. 6,500 Crore to maintain a reliable foundation of care. This quiet dedication paves the way for an extraordinary leap in FY 2026–27, where the allocation gracefully climbs to over Tk. 21,000 Crore. This dramatic upward curve reflects a profound, compassionate commitment to widening the national safety net, ensuring that resource streams are deeply enriched to safeguard and uplift the well-being of women across the community.

Fig-2.9: Budget Allocation Trends for the Four Largest Women-Focused Programmes from FY 2021–22 to FY 2026–27



2.11.3 The expanded resource allocation in FY 2026-27 highlights a strategic shift toward broader and more inclusive social protection, with enhanced investments aimed at improving the welfare and resilience of vulnerable households across the country.

Chapter 3: Social Security Programmes for the Poor



Chapter 3: Pro-poor Social Security Programmes

3.1 Since FY 2025–26, the government has undertaken a strategic initiative to classify a subset of social security programmes as ‘Pro-Poor Programmes’. This categorization aims to facilitate targeted resource allocation, enhanced monitoring and improved assessment of programme effectiveness in reducing poverty and promoting economic inclusion. The list enables the government agencies to more closely track progress and outcomes in poverty reduction and vulnerability mitigation among the poorest. By isolating the pro-poor programmes from the overall social security programmes, the government could review whether resources were reaching to those who actually needed it the most. The list also helped provide a basis for setting short- and long-term goals to reduce extreme poverty, vulnerability, marginalization and inequality by focussing exclusively for these programmes. The list acts as a strategic tool for planning interventions and allocating resources where they would have the greatest pro-poor effect. Moreover, this categorization supports transparency and accountability through regular reporting on allocation, efficiency and effectiveness of the pro-poor programmes.

These programmes were identified based on the following three parameters:

- A. Poverty: Exclusively for Poor and Vulnerable Beneficiaries:** Those programmes that provide financial or non-financial support to targeted individuals/households or groups of disadvantaged circumstances to maximize poverty reduction and to ensure that no one is ‘left behind’. The primary objective of each social protection programme was examined to determine if it provides direct support (financial or in-kind) to disadvantaged individuals, households, or groups with the aim of maximizing poverty reduction or lowering barriers to basic services (such as waiving education costs). Programmes squarely focused on improving income, food security, health, or opportunities for the poor were flagged as pro-poor in intent. Just to name a few existing programmes such as:
- Family Card Programme of the MoSW supports the poor and vulnerable women who are the heads of their households.
 - Old Age Allowances Programme of the MoSW provides for financial security and social status of the elderly poor.
 - Allowance for Widows and Deserted Women of the MoSW provides financial security of the widow and destitute women and ensure women's empowerment, etc.
- B. Evaluating Targeting Mechanisms:** The second criteria pertain to an existence of a clear targeting criteria or methods for each programme to identify eligible individuals, households and groups, for the purposes of transferring resources or preferential access to social services. This may include, but not limited to poverty testing such as means-testing or proxy means tests (PMT) based on earnings, income, holding of assets etc. The targeting may also include categorical targeting e.g. by age, gender, disability and geographic targeting, community-based selection etc. In other words, those programmes that use a well-defined eligibility criteria aiming to include a high share of people from the bottom income quintiles – including vulnerable groups like informal workers, rural

landless, women heads-of-household, the elderly poor, people with disabilities and marginalized communities – were considered effectively targeted to the poor. Conversely, broad programmes without such targeting (e.g. general subsidies or infrastructure projects) were not considered pro-poor. Programmes such as:

- Underprivileged People's Livelihood Development Programme targets specific category of vulnerable persons and improve the living standard of such disadvantaged communities including Hizra, Bede etc.
- The programme titled Rehabilitation and Alternative Livelihood Programme for Persons Engaged in Begging facilitates a targeted group such as beggars with alternative employment and poverty reduction. Beggars are treated as proxy for poor.
- Food Support to Residents in Government Orphanages and Other Institutions targets individual poor children, supporting them with food aids to ensure their nutrition. Orphans in the age group of 8–9-year-old and poor children are targeted as pro-poor.

C. Ensuring direct benefits to individuals: The third criteria clearly demarcates that the selection of the pro-poor programmes is focused on programmes that transfer resources or services directly to identified poor beneficiaries. This includes transferring to a defined number of individuals. Large-scale development schemes e.g. public infrastructure works or one-off grants that are not explicitly aimed at poor population are being excluded from defining the pro-poor programmes. The emphasis was on interventions where benefits accrue at the individual or household level for poor citizens of the country. Programmes such as:

- Mother and Child Benefit Programme (MCBP) of MoWCA provides direct cash supports to poor mothers for the wellbeing of both mother and child.
- Disability Allowance and Education Stipend Programme of MoSW provides financial security and enhance the access of disable people to education.

These three parameters are also the key criteria for identifying the 'Pro-Poor Programmes' implemented by various ministries and divisions. Each of the social security programme has been carefully examined in view of the above three criteria and programmes that do not fall within these criteria were not included in the list.

3.2 Pro-poor Social Security Programmes for 2026-27

3.2.1 Applying the pro-poor criteria, there are 48 programmes for FY 2026-27 that specifically target poverty reduction among disadvantaged groups. Spanning multiple ministries and a wide range of intervention types, all are designed to channel public resources directly to poor individuals and households. The flagship pro-poor cash transfer programmes implemented by the Ministry of Social Welfare include:

- Family Card Programme — direct cash assistance to 41 lakh female-headed households (Tk. 14,500.00 Crore)
- Old Age Allowance — allowance for 62 lakh indigent senior citizens (Tk. 5,239.25 Crore)

- Allowance for Widow and Deserted Women — covering 30 lakh vulnerable women (Tk. 2,535.12 Crore)
- Disability Allowance and Education Stipend — reaching 39 lakh persons with disabilities (Tk. 4,715.45 Crore)

Food security and price-relief programmes form another critical pillar. The Vulnerable Group Feeding (VGF) programme can reach up to 176 lakh destitute people in times of need, while the Open Market Sale (OMS) and Food Friendly Programme (FFP) together provide subsidised staple foods to over 177 lakh low-income households, with a combined budget of nearly Tk. 7,973 Crore in FY 2026-27.

- 3.2.2 The pro-poor list also includes public works and livelihood programmes that provide employment to the poorest segments of society. The Employment Generation Programme for the Poorest (EGPP) offers short-term jobs to rural poor during the lean season, while Food for Work (FFW) and Development of Rural Infrastructure Programme generate food-based and cash-based employment simultaneously. On the education front, the Harmonized Stipend Programme supports 65.27 lakh financially needy secondary students, significantly improving enrolment and reducing dropout rates. Stipends under the Technical and Madrasa Education Division target an additional 11.80 lakh poor students in those streams.

Programmes addressing women's empowerment and child welfare are integral to the list. The Mother and Child Benefit Programme (MCBP) and Vulnerable Women Benefit (VWB) Programme together provide nutritional and livelihood support to nearly 29.35 lakh impoverished mothers and rural women. Niche initiatives- including the Rehabilitation Programme for Persons Engaged in Begging and the Distressed Women and Children Welfare Fund- target groups often excluded from mainstream assistance. Access to justice is also recognized as a social protection entitlement where the National Legal Aid Services Organization extends free legal assistance to 2.10 lakh citizens who cannot afford it.

- 3.2.3 These 48 pro-poor programmes collectively represent a total allocation of Tk. 56,229.60 Crore in FY 2026-27—directed entirely towards interventions with explicit poverty-reduction objectives. By separately tracking this subset within the broader social security budget, the Government can ensure that budgetary resources are increasingly concentrated on programmes that deliver the greatest direct benefit to the poorest and most vulnerable citizens, spanning every life stage and every region of Bangladesh.

3.3 List of Pro-poor Social Security Programmes for 2026-27

Annexure-IV presents all 48 pro-poor social security programmes, including their implementing Ministry or Division, projected beneficiaries, budget allocation, and stated programme objectives for FY 2026-27.

3.4 Description of Major Pro-poor Social Security Programmes

1. Family Card Programme



Overview

The programme seeks to provide targeted assistance to poor and vulnerable households, improve food security, enhance women’s empowerment and promote financial inclusion. With the core principle that is “the family, not the individual, is the fundamental unit of development.” Strengthening social protection and improving household welfare through a family-centered approach is a novel priority. Family Card programme primarily targets the poor, marginalized, and economically vulnerable households where beneficiary selection is intended to use household-level socio-economic information, including Proxy Means Testing (PMT). In the pilot phase, priority has been given to vulnerable and female-headed households, with the card generally issued in the mother's or female head’s name to strengthen women’s economic participation and decision-making authority. Direct support is provided through digital payment mechanisms to the selected households, improving transparency and reducing administrative inefficiencies. The programme is currently being implemented under the Family Card Piloting Implementation Guideline, 2026.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Household (poverty)
Beneficiary Gender	Family-based; card issued in the name of the female head/mother of the household
Year of Inception	FY 2025-26
Eligibility Criteria	<ul style="list-style-type: none"> • Poor, ultra-poor, low-income and vulnerable households identified through household socio-economic assessment. • On the basis of PMT scores. • Priority to female-headed households, landless households, day laborers and vulnerable families
Benefit	Tk. 2,500 Monthly (Cash)
Payment Cycle	Monthly
Targeted Number of Beneficiaries (2026-27)	41 Lakh
Budget (2026-27)	TK. 14,500 Crore

2. Old Age Allowance



Overview

Initiated in 1998, the Old Age Allowance stands as a cornerstone of Bangladesh's pro-poor social protection framework. This unconditional cash transfer programme is designed to bolster the livelihoods of elderly men and women elevating their socioeconomic standing within both family and community spheres.

The allowance is perceived as a measure to alleviate the financial precarity, hence reducing their perceived burden on their families. The allowance fosters societal perceptions of the dignity of elderly people. At present, allowances are disbursed through the Government-to-Person (G2P) digital system, ensuring enhanced transparency and administrative efficiency. This programme is implemented in accordance with the Implementation Manual for Old Age Allowances programme (Revised), 2013.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Elderly
Beneficiary Gender	All
Year of Inception	FY 1997-98
Eligibility Criteria	<ul style="list-style-type: none"> • Minimum age for men is 65 years • Minimum age for women is 62 years • Yearly income is to be below TK 10,000 • Landless and vulnerable elderly people are given priority
Benefit	TK. 700 Monthly (Cash)
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2026-27)	62 Lakh
Budget (2026-27)	TK. 5239.25 Crore

3. Allowance for Widow and Deserted Women



Overview

This programme is a flagship social protection programme which is designed to support the destitute and vulnerable women across the country. The program operates in accordance with the Implementation Manual for Allowances to the Husband Deserted and the Widow, 2024. Since its inception in 1998—initially with a rural focus-it has expanded to nationwide coverage. As an unconditional cash transfer programme, it provides direct financial assistance to widowed (i.e., a woman whose husband has died) and husband-deserted women (i.e., a woman who have been divorced or who, for any other reason, have been deprived of spousal support or have had no contact with their husbands for at least two (02) years). It helps to stabilize incomes, reduce vulnerability, and promote greater economic security. Beyond financial support, it contributes to enhancing dignity and strengthening social inclusion augmenting their ability to safeguard themselves against hazards and income loss. Payments are delivered under the Government-to-Person (G2P) digital channels enabling the timely delivery of assistance ensuring transparency.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Unclassified
Beneficiary Gender	Female
Year of Inception	FY 1997-98
Eligibility Criteria	<ul style="list-style-type: none"> • Helpless, husband deserted and distressed female • With average annual Income below TK. 15,000 • Priority is given to the wealthless/homeless/ landless
Benefit	TK. 700 Monthly (Cash)
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2026-27)	30 Lakh
Budget (2026-27)	TK. 2535.12 Crore

4. Disability Allowance and Education Stipend Programme



Overview

According to the 2021 National Survey on Persons with Disabilities, 2.80 percent of Bangladesh’s population lives with at least one government-defined disability, with prevalence rates of 3.29 percent among males and 2.34 percent among females, as well as 2.92 percent in rural areas and 2.45 percent in urban areas. In response, the Government has undertaken a range of initiatives to enhance the social inclusion, rights, and dignity of persons with disabilities. In 2025, two existing programmes—Disability Allowance and Stipends for Students with Disabilities—were consolidated into a unified initiative titled the Disability Allowances and Education Stipend Programme. This integrated social protection programme is designed to promote the protection, welfare and development of persons with disabilities. This social assistance programme intends to provide individuals and students with disabilities with socioeconomic, educational and accessibility support with a view to empowering them socially. The programme is currently implemented in accordance with the Integrated Manual for the Implementation of Disability Allowances and Education Stipend Programme, 2025.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Persons with Disability
Beneficiary Gender	All
Year of Inception	FY 2005-06
Eligibility Criteria	<ul style="list-style-type: none"> For allowance, the beneficiary must be included in the Disability Information System (DIS) under the Department of Social Services. For a stipend, the beneficiary must obtain certification of enrollment from the head of an educational institution.
Benefit	Allowance: TK. 1000 Monthly; Stipends: TK. 1000 (Primary), TK. 1100 (Secondary), TK. 1200 (Higher Secondary) and TK. 1400 (Higher Level)
Payment Cycle	Monthly
Targeted Number of Beneficiaries (2026-27)	39 Lakh
Budget (2026-27)	TK. 4715.45 Crore

5. Underprivileged People's Livelihood Development Programme



Overview

The Underprivileged People's Livelihood Development Programme is a major social security intervention of the government. In 2025, four separate programmes for Hizra, Bede under privileged and tea labour consolidated in one social protection programme. The consolidated programme is designed as an integrated intervention to promote the welfare, social protection, and development of underprivileged communities across the country. Its core objective is to reduce poverty and empower underprivileged communities with socioeconomic progress. The programme adopts a comprehensive approach, combining financial assistance with human capital development. It provides three categories of interventions: special grants, educational stipends, training and cash or in-kind support in the post-training phase. Implementation is supported by a dedicated Management Information System (MIS) developed by the Department of Social Services, ensuring improved coordination, monitoring and transparency. The programme is executed in accordance with the Integrated Guideline for the Implementation of Underprivileged People's Livelihood Development Programme, 2025.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Community Development
Function Intervention	Economic Inclusion
Lifecycle Stage	Unclassified
Beneficiary Gender	All
Year of Inception	FY 2025-26
Eligibility Criteria	<ul style="list-style-type: none"> Individual member of Underprivileged communities Underprivileged students enrolled in schools
Benefit	Allowance: TK. 650 Monthly; Stipends: TK. 700 (Primary), TK. 800 (Secondary), TK. 1000 (Higher Secondary), and TK. 1200 (Higher Level); training and cash or in-kind support.
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2026-27)	2.79 Lakh
Budget (2026-27)	TK. 234.62 Crore

6. Financial Support Programme for Cancer, Kidney, Liver Cirrhosis, Paralyzed by Stroke, Heart Disease and Thalassemia



Overview

This program, a targeted social assistance initiative of the government, provides one-time financial assistance to poor patients suffering from cancer, kidney disease, liver cirrhosis, stroke-induced paralysis, congenital heart disease, and thalassemia. Treatment for these diseases is often exorbitantly expensive, and many patients are unable to access timely care, which leads to the loss of their lives. Families afflicted by such diseases frequently experience financial deterioration due to the expenses associated with therapy and treatment. The objectives of this programme are providing medical assistance to poor patients, assisting the families of the affected patients and helping them return to healthy and normal lives. Implemented nationwide, it has demonstrated meaningful impact in reducing financial barriers to care. The programme is currently run under the Implementation Policy of the Financial Assistance Programme for Cancer, Kidney Disease, Liver Cirrhosis, Stroke Paralyzed, Congenital Heart, and Thalassemia Patients, revised in 2019. However, at the 33rd meeting of the Cabinet Committee on Social Protection held in 07 May 2026, it has been decided that patients suffering from other cardiac diseases will also be brought under the coverage of this programme in addition to congenital heart diseases. Necessary amendments to the policy/guidelines will be incorporated accordingly.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Assistance
Function Intervention	Cash (one-off)
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	FY 2013-14
Eligibility Criteria	<ul style="list-style-type: none"> Patients with cancer, kidney and liver cirrhosis, paralyzed stroke, congenital heart diseases and thalassemia must be certified by a registered physician Priority is given to the most destitute and landless person
Benefit	Up to TK. 1,00,000
Payment Cycle	One-off
Targeted Number of Beneficiaries (2026-27)	65 thousand
Budget (2026-27)	TK. 650 Crore

7. Rural Social Service (RSS) Programme : Revolving small loan



Overview

This Programme, a social protection initiative based on the holistic approach to development, is designed to reduce poverty and improve the socio-economic conditions of marginalized population in rural areas. Since its inception in 1974, it has focused on empowering disadvantaged communities through income generation, financial inclusion, and community-based development interventions. It primarily targets landless farmers, unemployed youth, vulnerable women, older persons, persons with disabilities and other low-income households living below the poverty line. The programme promotes savings practices and provides revolving microcredit facilities without interest and collateral requirements, enabling beneficiaries to undertake small-scale income-generating activities and strengthen their livelihoods. In addition to financial support, the programme enhances awareness of development initiatives and contributes to self-employment, social inclusion, and sustainable rural development. The programme is currently implemented in accordance with the Implementation Manual of the Rural Social Service Programme, 2010.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 1974-75
Eligibility Criteria	<ul style="list-style-type: none"> • Low-income individuals/families living in rural areas • Includes mainly landless farmers, unemployed youth, vulnerable women, elderly and persons with disabilities
Credit Benefit	TK. 5000 to 50,000 per family
Payment Cycle	Not Applicable
Targeted Number of Beneficiaries (2026-27)	11 thousand
Budget (2026-27)	TK. 30 Crore

8. Urban Community Development Programme



Overview

The Urban Community Development (UCD) Programme aims to reduce poverty among low-income urban communities and promote a caring, inclusive, and socially cohesive society. Poverty reduction and social development in urban areas require special attention due to increasing urbanization and the growing concentration of low-income and vulnerable population. This programme operates in collaboration with non-government volunteer organizations to encourage private, community-led and non-government initiatives that support diverse aspects of urban socioeconomic development. Guided by four strategic objectives—coordination, social awareness creation, skill development training, and provision of interest-free small loans—the programme primarily targets poor and marginalized urban residents and seeks to improve livelihood opportunities and strengthen socio-economic empowerment among disadvantaged urban population. Through its field offices, the Department of Social Services implements the programme in urban areas in accordance with the Implementation Instructions of the Urban Community Development Programme, promoting participatory and community-driven development approaches in urban areas.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 1996-97
Eligibility Criteria	Low-income individuals living in urban areas
Credit Benefit	<ul style="list-style-type: none"> • Skill Development Training • TK. 10,000 to 100,000 per individual
Payment Cycle	Not Applicable
Targeted Number of Beneficiaries (2026-27)	6 thousand
Budget (2026-27)	TK. 14.40 Crore

9. Rural Mother Centre (RMC) Programme: Revolving small loan



Overview

Promoting women's empowerment is an important component of Bangladesh's social protection system. Since its inception in 1975, the Rural Mother Center (RMC) Programme has been providing essential support services to poor and disadvantaged women through Rural Mother Care Centers established across districts and upazilas of the country. The programme aims to improve the socio-economic conditions of women and strengthen their participation in family and community development activities by primarily focusing on creating awareness among women on family welfare, adult literacy, health and nutrition, maternal and child care, and the benefits of appropriate family planning practices. In addition, it provides women with opportunities for savings mobilization and access to microcredit facilities to support income-generating activities and small business initiatives, thereby promoting economic self-reliance and financial inclusion. The programme particularly targets poor, marginalized, and vulnerable women. Through integrated interventions, the programme seeks to alleviate poverty, build financial capital for women-led organizations and improve the overall well-being of women and their families.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Programme
Function Intervention	Entrepreneurship Support
Lifecycle Stage	Working Age
Beneficiary Gender	Female
Year of Inception	FY 1975-76
Eligibility Criteria	<ul style="list-style-type: none"> • Low-income women in the rural areas • Women capable of childbirth
Credit Benefit	TK. 10,000 to 50,000 per individual
Payment Cycle	In 20 installments with 5 percent service charge
Targeted Number of Beneficiaries (2026-27)	10 thousand
Budget (2026-27)	TK. 25 Crore

10. Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging



Overview

The Programme aims to reduce poverty, eliminate dependency on begging, and facilitate the socio-economic rehabilitation of vulnerable individuals. In Bangladesh, many extremely poor and destitute people resort to begging as a means of survival due to factors such as natural disasters, river erosion, disability, social exclusion, organized crime, and lack of sustainable livelihood opportunities. Individuals engaged in begging are often observed in public spaces including roads, footpaths, markets, parks, government offices and religious institutions. Recognizing that begging does not ensure a dignified and sustainable livelihood, the program has been undertaken to support the transition of people engaged in begging into alternative occupations through rehabilitation measures, skills development, training, and locally appropriate income-generating activities. Beyond improving the economic conditions of beneficiaries, the initiative also contributes to social inclusion and broader poverty reduction efforts. The programme is currently implemented in accordance with the Guideline of Programme on Rehabilitation and Alternative Employment for the People Engaged in Begging, 2018.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Labor Market Program
Function Intervention	Economic Inclusion
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 2018-19
Eligibility Criteria	<ul style="list-style-type: none"> Beggars Working-age homeless people living in the streets
Benefit	One-off grants, training and/or working capital etc.
Payment Cycle	One-off
Targeted Number of Beneficiaries (2026-27)	40 thousand
Budget (2026-27)	TK. 12 Crore

11. Grants to Non-Government Orphanages



Overview

The Grants to Non-Government Orphanages, one of the longest-standing social protection programmes in Bangladesh, mainly targets disadvantaged children (as defined by the Children Act, 2013) and orphans (i.e., children whose parents, both or anyone, have died; children living with one parent due to divorce). Its primary objective is to strengthen the financial capacity of institutions registered under the Department of Social Services that provide shelter, protection, care, education and training to these children and orphans. Through this support, the programme seeks to facilitate their development and eventual reintegration into mainstream society. The programme is currently implemented in accordance with the Implementation Manual for Capitation Grant Distribution, 2024.

Programme Features

Ministry	Ministry of Social Welfare
Department/Agency	Department of Social Services
Function (Category)	Social Care Service
Function Intervention	No Specific Intervention
Lifecycle Stage	School-aged Children
Beneficiary Gender	All
Year of Inception	1961
Eligibility Criteria	<ul style="list-style-type: none"> • Registration with the Department of Social Services • Age of the children between 6-18 years • The organization must admit the children to schools
Benefit	TK. 2000 per individual (food – TK. 1600, dress – TK. 200 and medical/others – TK. 200)
Payment Cycle	Half-yearly
Targeted Number of Beneficiaries (2026-27)	1.16 Lakh
Budget (2026-27)	TK. 325 Crore

12. Mother and Child Benefit Programme



Overview

The Mother and Child Benefit Programme (MCBP) is a major social protection initiative in Bangladesh. Launched in July 2022 it brought together the rural-based Maternal Allowance (MA) Programme and the urban-based Lactating Mother Allowance (LMA) Programme under a unified framework. The programme targets low-income pregnant women selected based on established eligibility criteria, with beneficiaries enrolled upon confirmation of pregnancy. Beyond financial support, MCBP seeks to improve maternal and child health outcomes by reducing maternal and infant mortality, promoting optimal breastfeeding practices and increasing the use of antenatal, delivery and postnatal care services through establishment of enhanced connections between services and Behavior Change Communication (BCC) sessions. The programme aims to reach approximately 7.5 million children aged 0-4 years by 2030, contributing to safer childbirth and the reduction of child stunting and wasting.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Department of Women Affairs
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Pregnancy and Early Childhood
Beneficiary Gender	Female
Year of Inception	FY 2022-23
Eligibility Criteria	<ul style="list-style-type: none"> • First or second pregnancy, Age between 20-35 years • Priority is given to marginalized women
Benefit	TK. 850 Monthly (Cash)
Payment Cycle	Quarterly
Targeted Number of Beneficiaries (2026-27)	18.95 Lakh
Budget (2026-27)	TK. 1968.20 Crore

13. Vulnerable Women Benefit (VWB) Programme



Overview

Destitute women in Bangladesh face a range of socioeconomic challenges that limit their opportunities and well-being. The Vulnerable Women Benefit (VWB) Programme aims to bring about sustained improvements in the living conditions of vulnerable women, enabling them to achieve a dignified and recognized status within society. It supports ultra-poor women by providing complementary inputs to improve nutritional status, strengthen livelihoods and promote greater self-reliance. By 2030, it aims to empower approximately 3.2 million women across both rural and urban areas to initiate micro-enterprises using a graduation strategy. It has been decided at the 33rd meeting of the Cabinet Committee on Social Protection held in 07 May 2026 that the programme will be treated as an emergency response intervention. The programme is currently implemented in accordance with the Implementation Instructions for the Vulnerable Group Development Programme, 2011.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Department Women Affairs
Function (Category)	Labor Market Programme
Function Intervention	Economic Inclusion
Lifecycle Stage	Working Age
Beneficiary Gender	Female
Year of Inception	FY 2010-11
Eligibility Criteria	<ul style="list-style-type: none"> • Destitute and vulnerable women who are physically and mentally fit • Age between 20-50 years • Female daily labourers with poor shelter • Women who represent their households • Priority is given to the landless, destitute or widow
Benefit	30 KG rice per month
Distribution Cycle	Monthly
Targeted Number of Beneficiaries (2026-27)	10.40 Lakh
Budget (2026-27)	TK. 2297.70 Crore

14. Distressed Women and Children Welfare Fund



Overview

This Programme aims to provide immediate financial assistance and support to the oppressed, afflicted women and children across the country, who have been victims of oppression, violence, extreme distress, abuse, neglect, or other forms of mistreatment. Assistance is disbursed in accordance with the 'Oppressed, Destitute Women and Children Welfare Fund Management Policy' based on application of the victimized women and children following the prescribed assessment and verification procedures. The fund may be utilized to address diverse expenditures, encompassing housing, rehabilitation, sustenance, healthcare, education and other essential needs to facilitate recovery, rehabilitation and reintegration into society. The grant amount may vary depending on the individual's particular requirements and circumstances. Beyond immediate relief, the programme promotes the welfare and socio-economic inclusion of vulnerable women and children.

Programme Features

Ministry	Ministry of Women and Children Affairs
Department/Agency	Executive Council for the Fund formed in Ministry
Function (Category)	Social Assistance
Function Intervention	Cash (one-off)
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	FY 2004-05
Eligibility Criteria	<ul style="list-style-type: none"> Any oppressed woman or child can apply for the grant Applicants must provide genuine information
Benefit	Up to TK. 25,000 per individual
Payment Cycle	One-off
Targeted Number of Beneficiaries (2026-27)	17 thousand
Budget (2026-27)	TK. 5 Crore

15. Improving Access and Retention through Harmonized Stipend Programme



Overview

The Programme aims to enhance access to education and reduce dropout rates among students, particularly those from disadvantaged households. Recognizing that poverty and negligence of disadvantaged guardians contribute significantly to low secondary school enrollment and high dropout rates, the government introduced this stipend programme. Students enrolled in grades 6–12 from general and madrasa education systems are eligible to receive stipend. Previously, stipend assistance was implemented through four separate projects with varying stipend amounts and beneficiary selection criteria. Currently, students from low-income and disadvantaged households studying in grades 6–12 receive monthly stipend payments through the Government-to-Person (G2P) system. In addition, tuition fees and examination fees for students in grades 10 and 12 are directly disbursed to the respective educational institutions. The programme is presently implemented in accordance with the Manual for Harmonized Stipend Programme 2020.

Programme Features

Ministry/Division	Secondary and Higher Education Division
Department/Agency	Prime Minister's Education Assistance Trust
Function (Category)	Social Assistance
Function Intervention	Stipend
Lifecycle Stage	School-aged Children
Beneficiary Gender	All
Year of Inception	FY 2018-19
Eligibility Criteria	Students from low-income families attending government secondary and higher secondary educational institution
Benefit	TK. 200 – TK. 400 Monthly
Payment Cycle	Half-yearly
Targeted Number of Beneficiaries (2026-27)	65.27 Lakh
Budget (2026-27)	TK. 3125.16 Crore

16. Vulnerable Group Feeding Programme



Overview

Vulnerable Group Feeding (VGF), one of the oldest and prominent social security programmes in Bangladesh, aims at providing short-term food assistance to poor and vulnerable households affected by natural disasters and other emergency situations. Implemented for more than five decades by the Ministry of Disaster Management and Relief, the programme serves as a humanitarian program and an important safety net mechanism during periods of hardship. Beneficiaries are selected based on prescribed criteria where priority given to poor households experiencing economic distress, disaster-related losses, and limited access to basic resources. The main objectives of the program are to ensure food security for destitute and marginalized people and contribute to poverty reduction by offering temporary support during times of crisis.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Food
Lifecycle Stage	Household (poverty)
Beneficiary Gender	All
Year of Inception	FY 1974-75
Eligibility Criteria	Poor and extreme poor
Benefit	10-30 KG rice per month/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2026-27)	176 Lakh
Budget (2026-27)	TK. 1222.83 Crore

17. Food for Work



Overview

The Programme has been introduced to address seasonal unemployment and income instability among rural population, particularly agricultural labourers facing reduced earning opportunities during lean periods. Since agriculture alone often does not provide sufficient income and alternative employment opportunities in rural areas remain limited, the programme aims to generate temporary employment opportunities, strengthen rural infrastructure, improve food security, and reduce rural poverty. The programme also seeks to lessen the vulnerability of rural communities to natural disasters by supporting infrastructure rehabilitation and improving overall living conditions in disaster-prone and affected areas. The beneficiaries receive support through cash and food assistance in the form of General Relief (GR), Test Relief (TR), and Food for Work (FFW). This program is currently executed in accordance with the instructions for implementing the Food for Work Programme, 2021 by the Ministry of Disaster Management of Relief.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Public Workfare (Food)
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 1974-75
Eligibility Criteria	<ul style="list-style-type: none"> Those who became landless due to river erosion and natural disasters Casual laborers by occupation and own less than 0.5 acre of land
Benefit	8 KG of rice or cash equivalent per day
Payment Cycle	Monthly
Targeted Number of Beneficiaries (2026-27)	9.8 Lakh
Budget (2026-27)	TK. 962.10 Crore

18. Employment Generation Programme for the Poorest (EGPP)



Overview

The Employment Generation Programme for the Poorest (EGPP), a nationwide social protection initiative, is designed to provide temporary employment to extremely poor working-age individuals during seasonal lean periods. The programme also contributes to rural infrastructure development and bolster the catastrophe resilience of vulnerable households by offering temporary employment to workers for two cycles annually. Each cycle consists of 40 days of work —typically from October to December and from March to April. Beneficiaries are engaged in labour-intensive public works for around seven hours a day receiving a fixed daily wage determined by the Government. Participants are issued Job Cards. They deposit TK. 25 daily into their respective bank accounts to promote savings, which can be withdrawn after July 1st of the subsequent fiscal year. The programme is currently executed in accordance with the Implementation Guidelines for the Employment Generation Programme for the Poorest (EGPP), 2025. It has been decided at the 33rd meeting of the Cabinet Committee on Social Safety Net Programmes held in 07 May 2026 that the programme will be treated as an emergency response intervention.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Public Workfare (cash)
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 2008-09
Eligibility Criteria	<ul style="list-style-type: none"> • Individuals with poor socioeconomic status • Priority is given to the landless and low-income individuals. Unskilled unemployed labourers having no significant livestock resources
Benefit	Daily wage of TK. 500 (TK. 550 for daily wage of Sardar)
Payment Cycle	Weekly
Targeted Number of Beneficiaries (2026-27)	3.70 Lakh
Budget (2026-27)	TK. 1632.84 Crore

19. Employment Generation Programme for the Poorest “Plus” (EGPP+)



Overview

The Employment Generation Programme for the Poorest “Plus” (EGPP+), an enhanced and context-specific extension of the EGPP, is designed to support the poorest in Cox’s Bazar district during and after a wide range of disasters. These include natural hazards—such as cyclones, floods, storms, droughts, tornadoes, and flash floods—as well as human-induced disasters including internal displacement, financial crises, shocks, pandemics, and so forth. Institutional mechanism of EGPP+ spans from national to Union Ward level. EGPP+ provides vulnerable households with access to food support and short-term employment during periods of crisis. The beneficiaries are selected through funded small-scale projects. The programme is currently implemented in accordance with the Employment Generation Programme for the Poorest “Plus” (EGPP+), 2021.

Programme Features

Ministry	Ministry of Disaster Management and Relief
Department/Agency	Department of Disaster Management
Function (Category)	Social Assistance
Function Intervention	Public Workfare (Cash)
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 2021-22
Eligibility Criteria	<ul style="list-style-type: none"> • Employable individuals with poor socioeconomic status • Priority is given to low-income families and physically challenged/weak members • Age limit : 18-65 years • Annual income : below TK. 48,000
Benefit	Daily wage of TK. 500 (TK. 550 for daily wage of Sardar)
Payment Cycle	Weekly
Targeted Number of Beneficiaries (2026-27)	21 thousand
Budget (2026-27)	TK. 120.30 Crore

20. Open Market Sale Programme



Overview

The Open Market Sale (OMS) Programme plays an important role in steadying food prices, ensuring affordability for low-income population and easing economic disruptions. Introduced in September 1978 as a universal price intervention mechanism advocated by the World Bank in 1977, the programme serves as a key policy instrument for maintaining market stability. The current seasonal Open Market Sale, a subsidized initiative launched in 2008, functions as a proactive strategy to mitigate the economic strain for vulnerable population during times of market instability and supply disruptions. It contributes to protecting at-risk groups, strengthening the social security framework, and enhancing urban resilience against food insecurity and economic shocks by helping to contain seasonal increases in the prices of essential food grains, particularly rice and wheat. This programme is executed in accordance with the Guidelines of Open Market Sale, 2024.

Programme Features

Ministry	Ministry of Food
Department/Agency	Department of Food
Function (Category)	General Subsidies
Function Intervention	No Specific Intervention
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	FY 2008-09
Eligibility Criteria	Any citizen of Bangladesh, especially from low-income and destitute communities
Benefit	10-30 Kg rice per month/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2026-27)	122.52 Lakh
Budget (2026-27)	TK. 3411.42 Crore

21. Food Friendly Programmes



Overview

The government introduced the Food Friendly Programme (FFP) in 2006, a pro-poor initiative that supplies food grain to families living in the rural areas. Under this programme the enlisted beneficiaries are eligible to receive 30 KG of rice per month for six months, with rice supplied at a nominal price of Tk. 15 per kilogram through an extensive network of dealers operating at the union level. By improving access to affordable food and reducing poverty-related vulnerabilities, the programme supports Bangladesh's efforts toward achieving the first two Sustainable Development Goals (SDGs), namely No Poverty and Zero Hunger. The programme is currently implemented in accordance with the Guidelines for the Implementation of Food Friendly Programme, 2024. It has been decided at the 33rd meeting of the Cabinet Committee on Social Safety Net Programmes held in 07 May 2026 that the programme will be treated as an emergency response intervention.

Programme Features

Ministry	Ministry of Food
Department/Agency	Department of Food
Function (Category)	General Subsidies
Function Intervention	No Specific Intervention
Lifecycle Stage	Household (Poverty)
Beneficiary Gender	All
Year of Inception	FY 2006-07
Eligibility Criteria	<ul style="list-style-type: none"> Extremely poor people in the rural areas Priority to be given to the families in distress
Benefit	30 KG rice per family/household
Payment Cycle	Not fixed
Targeted Number of Beneficiaries (2026-27)	55 Lac Households
Budget (2026-27)	TK. 4561.32 Crore

22. Farmer Card Programme



Overview

This programme aims to establish an integrated digital platform to provide farmers with direct access to agricultural services, financial support, and government assistance. The programme seeks to integrate farmer information and support mechanisms under a single platform to enhance efficiency in service delivery, reduce dependence on intermediaries, and strengthen the socio-economic conditions of farmers. The programme covers farmers and farm households across different categories, including landless, marginal, and small farmers, as well as fisheries and livestock producers, through a centralized digital database containing verified farmer information. The registered farmers receive a unique digital identity linked to agricultural and financial services, enabling direct access to subsidized agricultural inputs, low-interest agricultural loans, irrigation support, crop insurance, training, weather information, market price updates and other government incentives. The programme also facilitates direct transfer of subsidies and benefits to farmers, reducing leakages and improving transparency in service delivery. The programme also contributes to modernizing the agricultural sector through digitalization and data-driven service delivery. The programme is being implemented through a phased approach to gradually expand coverage across the country in accordance with the Implementation Action Plan for the Farmers Card Programme, 2026.

Programme Features

Ministry	Ministry of Agriculture
Department/Agency	Department of Agricultural Extension (DAE)
Function (Category)	Social Assistance
Function Intervention	Cash (One-off)
Lifecycle Stage	Household (poverty)
Beneficiary Gender	Both Male and Female
Year of Inception	FY 2025-26
Eligibility Criteria	<ul style="list-style-type: none"> Landless, marginal, and small farmers Fisheries and livestock farm households Registered farmers under selected programme areas
Benefit	Financial incentives, agricultural support services and digital farmer identification with Tk. 2,500 per eligible farmer.
Payment Cycle	Seasonal (Kharif-II and Rabi production cycles)
Targeted Number of Beneficiaries (2026-27)	42.50 Lakh
Budget (2026-27)	TK. 1400 Crore

23. Unemployed Workers' Protection Program (UWPP)



Overview

The Unemployed Workers' Protection Program (UWPP), a social protection initiative aimed at safeguarding workers from income shocks arising from involuntary circumstances. Following the COVID-19 pandemic and subsequent economic disruptions, it has been introduced and has extended social protection beyond traditional vulnerable groups to include employment-related shocks and income loss risks. Due to sudden unemployment, layoffs, factory closures and other employment disruptions, the affected eligible vulnerable workers are provided with temporary monthly financial support to maintain a minimum standard of living during periods of unemployment. This programme promotes transparency and efficiency by involving systematic beneficiary identification, and a digital implementation framework including the Management Information System (MIS) and Government-to-Person (G2P) payment mechanisms. The programme is implemented in accordance with the Unemployed Workers' Protection Program (UWPP) Policy, 2025.

Programme Features

Ministry	Ministry of Labour and Employment
Department/Agency	Ministry of Labour and Employment
Function (Category)	Social Assistance
Function Intervention	Cash
Lifecycle Stage	Working Age
Beneficiary Gender	All
Year of Inception	FY 2025-26
Eligibility Criteria	<ul style="list-style-type: none"> • Worker must be employed under Labour Act-covered establishments before unemployment occurred • Worker became unemployed due to factory closure, layoff, retrenchment, downsizing, restructuring or similar causes
Benefit	TK 5,000 per month (cash)
Payment Cycle	Monthly, for a maximum of three months
Targeted Number of Beneficiaries (2026-27)	15 thousand
Budget (2026-27)	30.31 Crores

Chapter 4: Reforms in Social Security System of Bangladesh



Chapter 4: Reforms in Social Security System of Bangladesh

4.1 Introduction

4.1.1 The social security system of Bangladesh has undergone significant reforms over the past decade with the aim of enhancing transparency, efficiency, accountability, and inclusiveness in the delivery of social protection services. A major milestone was the adoption of the National Social Security Strategy (NSSS) in 2015, which sought to transform fragmented and overlapping safety net programmes into a more coordinated lifecycle-based social protection framework. The reforms have emphasized the expansion of digital governance through electronic fund transfer (EFT), mobile financial services, and the development of integrated beneficiary databases to reduce leakages, duplication, and corruption. The government has also introduced poverty targeting mechanisms, strengthened monitoring and evaluation systems, and increased budgetary allocations for vulnerable groups such as the elderly, widows, persons with disabilities, and marginalized communities. In addition, efforts have been made to align social security programmes with broader development goals, including poverty reduction, human capital development, disaster resilience, and climate adaptation. Despite notable progress, challenges remain in ensuring effective coordination among ministries, improving targeting accuracy, and extending comprehensive social protection coverage to informal sector workers and emerging vulnerable population.

4.1.2 The Government has long been pursuing reforms in the social security system of Bangladesh with the aim of improving both overall governance and the digital management of programme delivery. In terms of broader managerial reforms, the focus has been on institutional and policy-level improvements to reduce fragmentation, overlapping benefits, and inefficiencies across the large number of social security programmes implemented by different ministries and agencies. Within the framework of the National Social Security Strategy (NSSS), efforts have been undertaken to adopt a lifecycle-based approach, strengthen beneficiary targeting mechanisms, rationalize programme structures, and enhance coordination through various committees and monitoring arrangements. These include reforms in the composition and mandate of the Cabinet Committee on Social Security Programmes to cover a wider range of ministries/divisions and programmes, consolidation of multiple social security schemes, establishment of an inter-ministerial committee for periodic review of allowance rates, and formation of a steering committee to oversee the implementation of the dynamic social registry system, along with the adoption of improved beneficiary targeting processes.

4.1.3 On the other hand, to enhance the efficiency of programme management, the Government has consistently invested in strengthening the Single Registry system and expanding the use of the dynamic social registry. It has developed integrated beneficiary databases, including the National Household Database system, and introduced Electronic Fund Transfer (EFT) mechanisms, payment through mobile financial services, and digital identification and verification systems. Together, these initiatives aim to enhance

transparency, reduce leakages, and improve the efficiency of service delivery. Collectively, these complementary reforms are contributing to the modernization of Bangladesh's social security system and strengthening its capacity to deliver more effective, transparent, and inclusive social protection.

4.2 Reforms in the Overall Management of Social Security programmes

4.2.1 The government has adopted various reforms aimed at transforming a fragmented and ministry-centric collection of safety net programmes into a more integrated, efficient, and lifecycle-based social protection system. The government has undertaken initiatives to rationalize overlapping programmes, strengthen institutional coordination, and improve the targeting of beneficiaries through clearer eligibility criteria and poverty-focused approaches. Greater emphasis has been placed on consolidating programmes around key vulnerable groups such as children, women, the elderly, persons with disabilities, and extremely poor households. Reforms have also focused on improving governance structures through enhanced monitoring and evaluation systems, policy coordination mechanisms, and stronger oversight by cabinet and inter-ministerial committees. In addition, efforts have been made to align social security programmes with national development priorities, poverty reduction strategies, disaster resilience, and human capital development objectives. These institutional and policy reforms are intended to ensure that public resources are utilized more effectively, reduce duplication and administrative inefficiencies, and establish a more coherent and inclusive social protection framework in Bangladesh. Some fundamental reforms are described below.

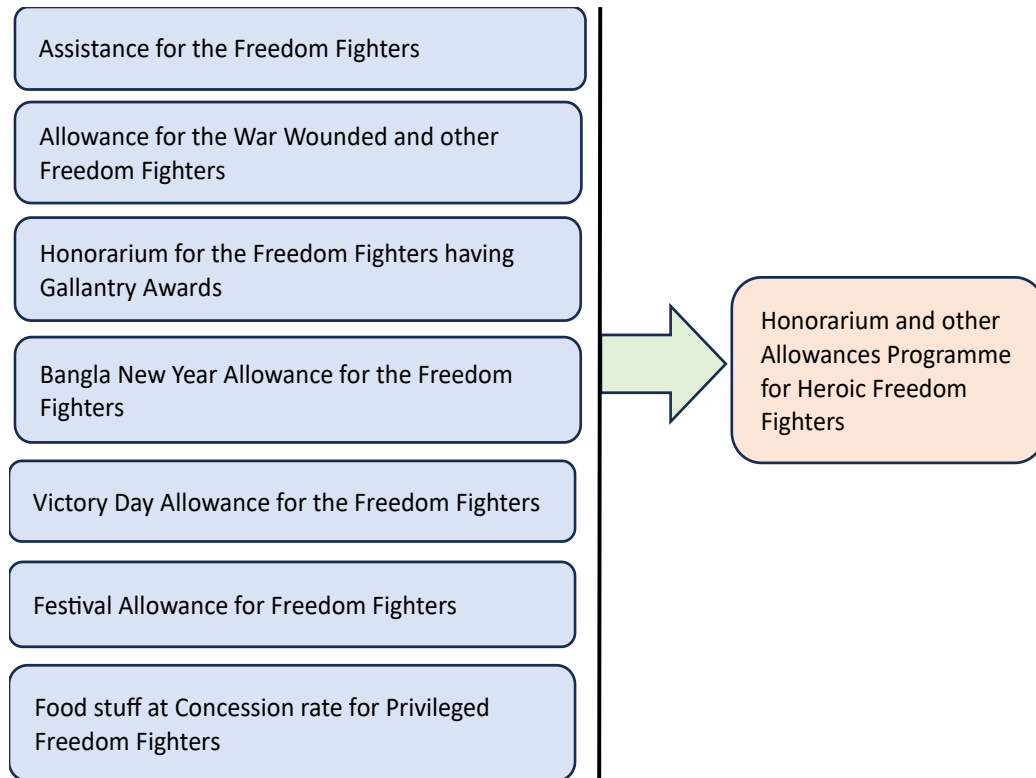
A. Changes in the Cabinet Committee on Social Security Programmes

4.2.2 Through a gazette notification issued on 19 April 2026, the Government introduced important reforms in the structure and Terms of Reference (TOR) of the Cabinet Committee on Social Security Programmes. The revised formation includes representation from a wider range of ministries including the Ministry of Religious Affairs, the Ministry of Environment, Forest, and Climate Change, The Ministry of Labor and Employment, the Ministry of Fisheries and Livestock, the Ministry of Agriculture, and the Ministry of Water Resources, thereby promoting more inter-ministerial coordination in implementing social protection policies. This committee and other committees on social security programmes are holding regular meetings to help implement social security programs objectively. Recently, the 19th meeting of the Central Management Committee (CMC) on Social Security Programmes has adopted several important decisions, including the formation of a steering committee to support the implementation of the Dynamic Social Registry (DSR); measures to make the five thematic cluster committees established under the National Social Security Strategy (NSSS) fully functional; initiatives to advance the development of social insurance systems; and the establishment of a coordination committee to strengthen collaboration between government organizations and NGOs. These reforms signify the government's commitment to modernizing the social security governance structure and ensuring more efficient, transparent, and inclusive delivery of welfare services.

B. Consolidation of Social Security Programmes

4.2.3 The National Social Security Strategy (NSSS) of Bangladesh aims to consolidate numerous fragmented social security programmes into a manageable few supported by a strong Management Information System (MIS), thereby enhancing efficiency through reduced administrative costs and decreased leakages. In line with this vision, the Phase II Action Plan (2021–2026) of the NSSS includes a comprehensive roadmap for consolidating small and fragmented social security programmes. Recently the Government has taken a decision to integrate the existing special programmes related to honoraria and allowances for heroic freedom fighters administered under the Ministry of Liberation War Affairs. Accordingly, the Finance Division has consolidated seven special programmes into a single unified programme titled “Honorary and Other Allowances Programme for Heroic Freedom Fighters” beginning with the FY 2026–27 budget.

Figure 4. 1: Consolidation of Seven Programmes under the Ministry of Liberation War Affairs into One



C. Periodic Review of the Allowance Rates of the Social Security Programmes

4.2.4 Many cash-based social protection transfers are determined and reviewed without a systematic mechanism and have not always been adjusted in line with inflation or changing socio-economic conditions. As a result, the real purchasing power of several allowances has eroded over time, limiting their effectiveness in protecting poor and vulnerable households from rising living costs. Recognizing the need for inflation-sensitive

adjustments to cash transfers and benefit levels, the Government has decided to introduce a periodic review mechanism for selected social security programmes. The objective is to support the Cabinet Committee on Social Security in assessing whether the benefit levels of these programmes require revision. Under this initiative, six social security programmes and activities will be subject to periodic review. These include four programmes implemented by the Ministry of Social Welfare: the Old Age Allowance Programme, the Widow and Destitute Women Allowance Programme, the Disability Allowance and Education Stipend Programme, and the Life Quality Improvement Programme for Backward Communities. In addition, the Mother and Child Benefit Programme implemented by the Ministry of Women and Children Affairs and the Employment Generation Programme for the Poorest (EGPP) implemented by the Ministry of Disaster Management and Relief will also be covered under the review framework. To undertake these reviews, the Government has recently established an inter-ministerial Working Committee to be chaired by the Additional Secretary (Budget and Macroeconomics) of the Finance Division. The Committee will comprise representatives from the Cabinet Division, the General Economics Division, and the Statistics and Informatics Division. It will also include the Directors of the six programmes under review, along with a Director from the National Accounting Wing of the Bangladesh Bureau of Statistics. The Committee may co-opt additional members as required. The Consumer Price Index (CPI) will serve as the principal economic indicator for assessing the adequacy of benefits provided under cash-based social security programmes. The Working Committee will conduct reviews at least annually and submit its recommendations to the Finance Secretary for onward consideration by the Cabinet Committee on Social Security.

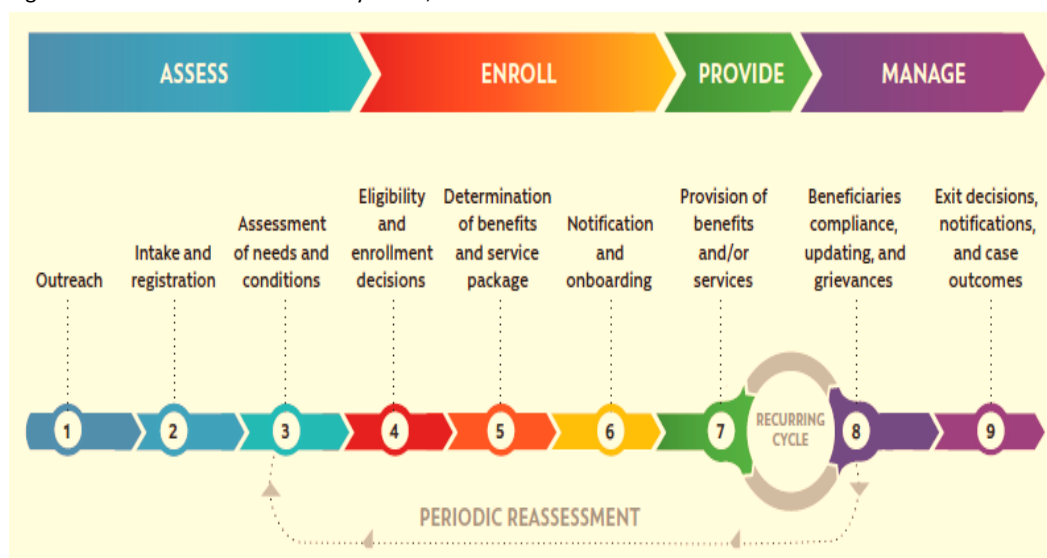
D. Improved Process of Beneficiary Targeting

- 4.2.5 The Government has progressively placed emphasis on strengthening beneficiary identification through enhanced data systems, objective poverty assessment methodologies, community-level verification processes, and more robust digital payment and monitoring mechanisms. The Family Card pilot has demonstrated the practical relevance of a more transparent and data-driven targeting framework by incorporating Proxy Means Test (PMT)-based poverty assessment, field-level verification, database crossmatching, and payment-system audits to enhance the accuracy of beneficiary selection. Implemented across 36 diverse administrative units and covering 60,064 households, the pilot utilized PMT scoring to identify eligible households prior to finalizing the payroll. Adopting a multidimensional targeting approach that combines PMT-based assessment, community participation, governance reforms, and robust digital systems can substantially reduce targeting errors and strengthen the credibility of social protection delivery. In this regard, local committees at the ward level can play an important role in field-level verification of household data and beneficiary lists, thereby complementing data-driven selection with local knowledge and ensuring that social assistance reaches the most deserving populations effectively and transparently.

4.3 Strengthening the Single Registry System for Better Results

4.3.1 Governments around the world are increasingly adopting Single Registry Systems to improve the efficiency, transparency, and coordination of social security and social protection programmes. These systems serve as centralized databases that consolidate socioeconomic information on current and potential beneficiaries, thereby creating a unified gateway for accessing social assistance services. Through a single registry, governments can support a wide range of programmes—including universal, geographically targeted, and categorical schemes focused on groups such as older persons, women, children, and persons with disabilities. By integrating outreach, intake, registration, and eligibility assessment processes into one platform, the system strengthens governance mechanisms and enhances the overall delivery chain of social protection initiatives.

Figure 4.2: Social Protection Delivery Chain,

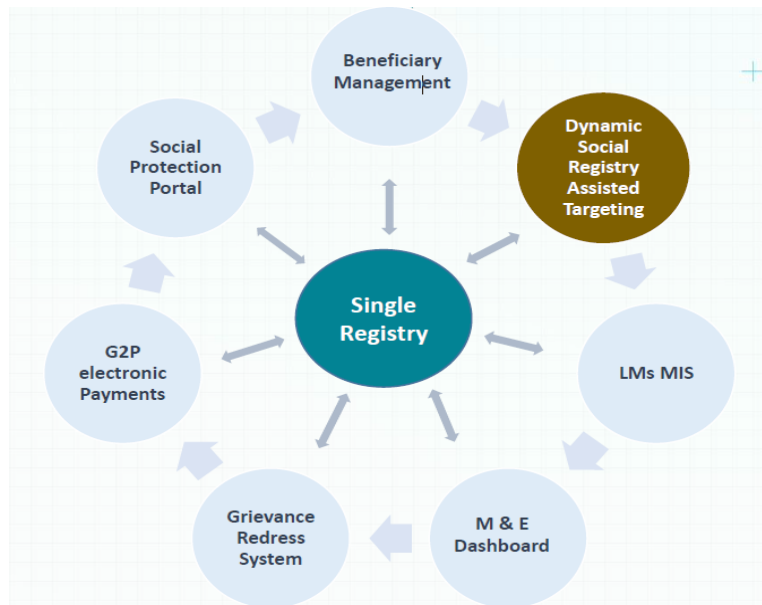


Source: Global Insights on Social Registries, World Bank (2025)

4.3.2 A Single Registry System also addresses many of the inefficiencies associated with fragmented social security administration. When multiple programmes operate independently, duplication in beneficiary selection, double-dipping, and exclusion of eligible individuals often occur, leading to the misuse of public resources and reduced programme effectiveness. In contrast, a unified registry promotes inclusion, accuracy, transparency, and administrative efficiency by maintaining standardized socioeconomic data on households and individuals. This information can be used to support targeting, prioritization, and coordination across different social protection schemes, ensuring that benefits reach vulnerable populations more effectively. Although the registry itself does not determine final programme beneficiaries, it functions as the foundational platform through which governments identify and connect eligible citizens to appropriate social security services.

4.3.3 Following the adoption of the National Social Security Strategy (NSSS), Bangladesh introduced a life-cycle-based social protection system aimed at addressing the risks and vulnerabilities faced by citizens at different stages of life, including pregnancy, early childhood, school age, working age, and old age. In recent years, the government has significantly expanded the coverage of social security programmes; however, ensuring accurate targeting of beneficiaries remains a major challenge. Recognizing the need for a more integrated and efficient delivery mechanism, the NSSS is committed to establishing a national Single Registry System based on interconnected scheme-specific Management Information Systems (MISs) linked through a national identity framework. The strategy envisions a unified system capable of improving beneficiary identification, registration, and coordination across social protection programmes.

Figure 4.3: Single Registry as a Hub of Information



4.3.4 In line with this commitment, the Finance Division established the Social Protection Budget Management Unit Management Information System (SPBMU MIS) between 2014 and 2021 as a centralized platform for Government-to-Person (G2P) payment processing and social security data management with the help of the project titled 'Strengthening Public Financial Management for Social Protection (SPFMSP)'. The system has since been transformed into a comprehensive Single Registry System that not only manages payment-related information but also maintains detailed records of current and prospective beneficiaries. Beyond supporting beneficiary identification and needs assessment, the upgraded system includes critical functionalities such as double-dipping detection, grievance redress mechanisms, monitoring and evaluation dashboards, and integrated data verification through interoperability with the National Identity (NID) and Birth Registration Number (BRN) databases. Furthermore, a public web portal has been established as a single access point to social security MISs, providing citizens with easier

access to services and offering key statistics on government and non-government social protection initiatives. At present, 26 cash-based social security programmes implemented by various line ministries have been integrated with the SPBMU MIS through 13 interoperable Management Information Systems (MISs). These integrated social security MIS platforms, presented in Table 4.1, are currently operational and play a key role in facilitating Government-to-Person (G2P) payment processes through the Single Registry System. Among the MISs, the recently developed one - Employment Generation Programme for the Poorest (EGPP) MIS – is an example of another digital management information system developed to enhance the efficiency, transparency, and accountability of social security programme in Bangladesh. The system supports end-to-end programme management, including beneficiary registration, worksite management, attendance monitoring, payroll preparation, and digital payments. By integrating digital databases and automated processes, the EGPP MIS has significantly improved beneficiary targeting, reduced delays and irregularities in wage disbursement, and strengthened monitoring and reporting for evidence-based programme management.

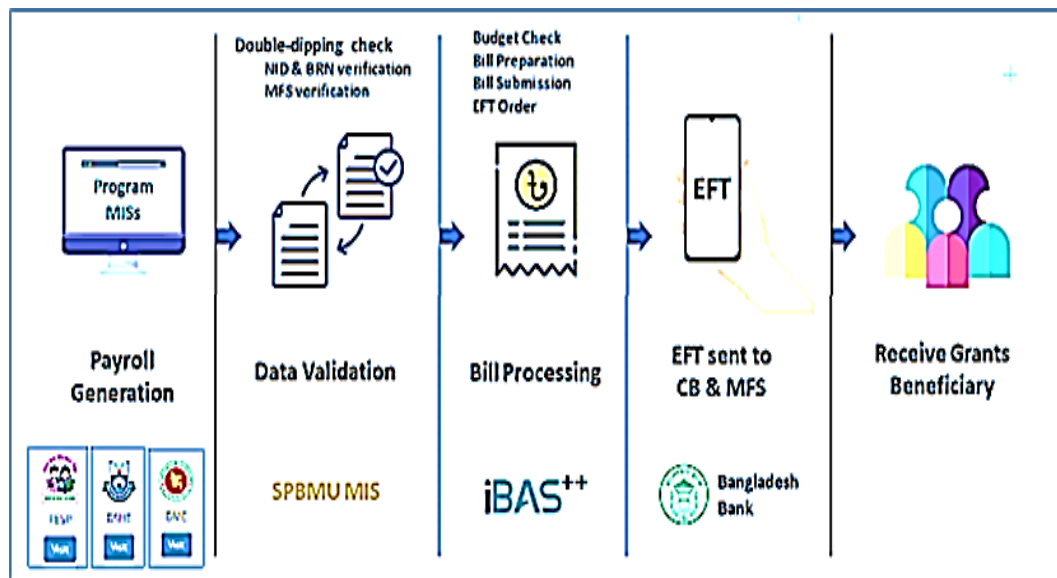
Table 4.1: MISs Facilitating G2P Payment Processes

SI	MIS	User Ministry
Maintained by IBAS++, Finance Division		
1	Harmonized Stipend Programmeme (HSP)	Secondary and Higher Secondary Education Division
2	Directorate of Secondary and Higher Education (DSHE)	Secondary and Higher Secondary Education Division
3	Directorate of Madrasah Education (DME)	Technical and Madrasah Education Division
4	Directorate Technical Education (DTE)	Technical and Madrasah Education Division
5	Madrasa Education Stipend Programmes (MESP)	Technical and Madrasah Education Division
6	Primary Education Stipend Programmeme (PESP)	Primary and Mass Education Ministry
7	Department of Labor (DOL)	Ministry of Labor and Employment
8	Social Protection Budget Management Unit MIS (SPBMU)	Finance Division
9	Employment Generation Programme for the Poorest (EGPP)	Ministry of Disaster Management and Relief
Maintained by Line Ministries		
10	Directorate of Social Service (DSS)	Ministry of Social Welfare
11	Ministry of Liberations war Affairs (MoLWA)	Ministry of Liberation War Affairs
12	Department of Women Affairs (DWA)	Ministry of Women and Children Affairs (Developed by Finance Division and handed over to Ministry of Women and Children Affairs)
13	Employment Generation Programme for the Poorest (EGPP++)	Ministry of Disaster Management and Relief

Source: Finance Division, MoF

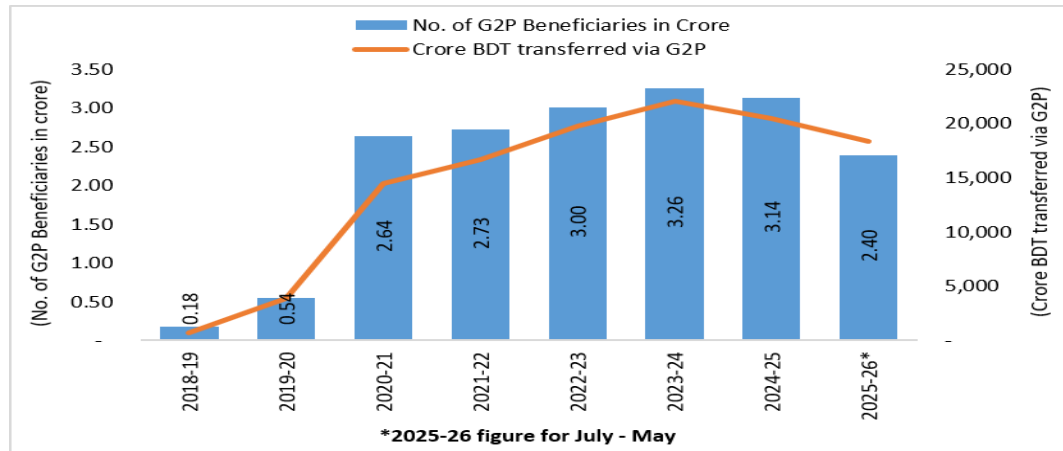
4.3.5 The Government-to-Person (G2P) payment process commences with the generation of payrolls in the respective programme MISs. The payroll data are then transmitted to the SPBMU MIS, where they are validated before they are forwarded to iBAS++ for budget verification and bill preparation. Upon approval of the bill, an Electronic Funds Transfer (EFT) order is issued from iBAS++ to the Bangladesh Bank. Subsequently, the funds are electronically transferred directly to the beneficiaries' bank accounts or Mobile Financial Services (MFS) accounts. Figure 4.4 briefly illustrates the G2P payment process; it includes the whole process – from payroll generation to actual delivery of the allowances to the individual beneficiary.

Figure 4.4: G2P Payment Process



4.3.6 The Government-to-Person (G2P) payment system for social security programmes was introduced in FY 2017–18. To facilitate this initiative, the Finance Division designed, developed, piloted, and subsequently rolled out the 'MIS-Integrated G2P Payment System,' enabling the direct transfer of digital cash benefits to beneficiaries through bank accounts or Mobile Financial Services (MFS) accounts. As illustrated in Figure 4.5, the number of beneficiaries receiving payments through the G2P system has steadily increased, reflecting the growing accessibility and adoption of digital cash transfer mechanisms via electronic banking and MFS platforms. Notably, even during the COVID-19 pandemic, the government successfully disbursed social benefits to more than 3 crore beneficiaries through the G2P system. In addition, an increasing number of cash transfer programmes are adopting the G2P payment modality for its cost-effectiveness, speed, transparency, and operational efficiency.

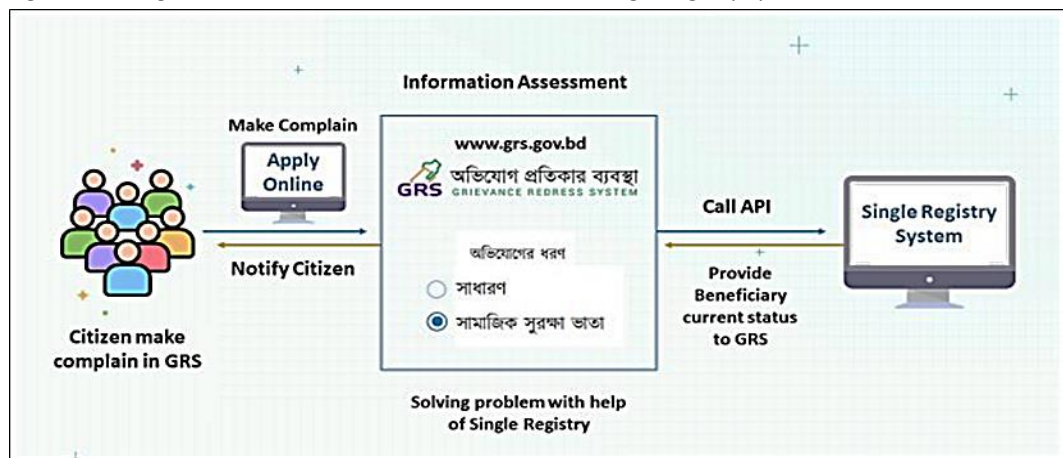
Figure 4.5: Use of G2P facilities in Recent Years



Source: Finance Division, MoF

4.3.7 The Finance Division has long been pursuing the establishment of a Single Registry System in consultation with various stakeholders and development partners. As part of this initiative, a social security portal named Suhrid (সুহৃদ), linked with programme MISs, has been developed to provide a single point of access and key statistical information for citizens and policymakers. The central database connected to the portal incorporates the core features of a Single Registry, including beneficiary management, G2P electronic payment processing, a Grievance Redress System (GRS), a Monitoring and Evaluation Dashboard, and assisted targeting mechanisms. Beneficiary management functions are primarily executed through the respective programme MISs, where basic beneficiary information and socioeconomic data are captured. These systems also facilitate validation with the national identity database and the generation of payrolls. Furthermore, the Single Registry is now capable of storing information on both cash and non-cash beneficiaries, as well as potential beneficiaries.

Figure 4.6: Integrated Grievance Redress of Central GRS and Single Registry System



Source: SPBMU MIS

- 4.3.8 The Single Registry has also enhanced interoperability and data-sharing among relevant institutions. An Application Programming Interface (API) has been developed and shared with stakeholders to enable double-dipping checks through programme MISs. In addition, interoperability has been established with Mobile Financial Services (MFS) providers and the Bangladesh Telecommunication Regulatory Commission (BTRC) for NID and mobile number verification. Using the API, mobile numbers can be verified against both NID and MFS accounts. The system is also capable of processing payment requests, tracking bounced-back transactions and monitoring the status of fund transfers to beneficiary accounts. Moreover, an API has been developed to integrate the central GRS with the Single Registry, enabling real-time monitoring of the entire payment process—from payroll generation to the successful cash-in of benefits into beneficiaries’ MFS accounts.
- 4.3.9 A graphical dashboard has been developed and integrated into the Single Registry System to facilitate real-time visualization of the performance of ministries, divisions, departments, and programmes against indicators such as budget allocation, expenditure, and targeted beneficiaries. The dashboard is also capable of generating analytical reports on programme lifecycles and thematic clusters, as well as the gender and geographical distribution of beneficiaries and expenditure. To further improve targeting efficiency, the government aims to integrate the Single Registry with various government databases, including those related to government employees and pensioners, TIN holders, MPO-listed teachers, savings certificates, land ownership, electricity consumption, and farmers. Such integration will enable a more comprehensive assessment of the socioeconomic conditions of beneficiaries and support local community committees in conducting further scrutiny and taking necessary actions. In addition, the double-dipping detection facility embedded within the Single Registry System is expected to reduce inclusion errors and strengthen the overall transparency and effectiveness of social security programme management.

Figure 4.7: Monitoring and Evaluation Dashboard



Source: SPBMU MIS

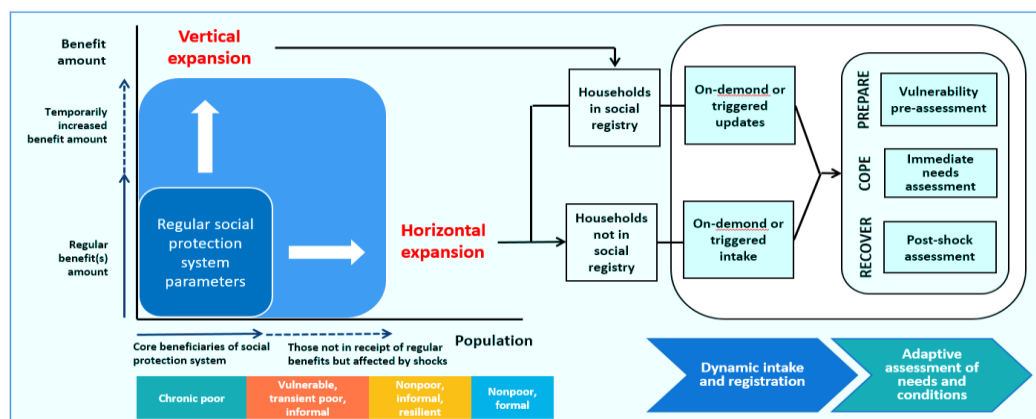
4.4 Dynamic Social Registry (DSR) for Improved Targeting of Beneficiary

4.4.1 The government is committed to offering a wide range of social services and benefits to meet the various needs of the citizens. The government provides a variety of forms of assistance, both monetary and in-kind through conditional and unconditional programmes that target low-income and vulnerable groups like women, children, the elderly, and people with disabilities. At present, our social security services are comparatively less focus on on-demand or dynamic approaches to intake, registration, and frequent data update in social protection programmes. Dynamic approaches in beneficiary selection and retention greatly improve the effectiveness, precision, and responsiveness of social protection programmes, especially when it comes to meeting the changing requirements of vulnerable groups.

4.4.2 The government of Bangladesh is undertaking a thorough reform initiative in order to improve the efficiency, effectiveness, and transparency of its social protection programmes. This reform encompasses the continuation and improvement of earlier systems (SRS, DME, DTE, DSHE, DOL, MoSW, MoWCA, MoLWA, MoPME, EGPP and EESP), new development of Dynamic Social Registry (DSR) and other new programme MISs if required. Digital innovation and online registration through dynamic registry can play a significant role in ensuring transparency, identifying genuine beneficiaries and eliminating duplicity. Therefore, the government is committed to removing duplications and other anomalies while choosing beneficiaries by using dynamic, online and innovative mechanisms to ensure transparency.

4.4.3 Dynamic registries are distinguished by real-time updates obtained from administrative databases via interoperability or on-demand registration of people or households. Recent data from a number of countries, however, clearly demonstrates a change, with many programmes now incorporating frequent data updates and on-demand registration from the inception. This pattern indicates an increasing awareness that adaptable and flexible mechanisms greatly improve the effectiveness, precision, and promptness/adaptability of social protection programmes.

Figure 4.8: Dynamic Social Registries for Vertical and Horizontal Expansion



Source: Encinas, L. I. A. and Geschwind, S. (2025). Dynamic Social Registries for Adaptive Social Protection, the World Bank, P.-11

- 4.4.4 Dynamic registries can improve data quality and efficiency by enabling on-demand registration and integrating data sources to evaluate needs and circumstances. This can result in significant administrative cost reductions. Social registries facilitate better resource allocation and coordination by simplifying business procedures, enhancing data accuracy, centralizing and merging data from several sources through interoperability between administrative and programme databases.
- 4.4.5 DSR system enhances targeting efficiency which leads to reduction of beneficiary inclusion and exclusion error. Countries that have made the investment to create a dynamic social registry have seen improvements in the efficiency of the social protection intake and registration process, which has resulted in shorter application times, lower administrative costs, and more efficient use of resources. Our country has also shown progress in social registration, beneficiary targeting and data resiliency through single registry system. This is why, we need to enhance the capacity of existing single registry system and simultaneously develop and modernize the dynamic social registry system for greater accuracy, interoperability of the system, effective data management and better beneficiary targeting. The benefits of Dynamic Social Registry system have been demonstrated in the figure below:

Table 4.2: Benefits of Dynamic Social Registries in social protection

Categories	Details
Inclusion	Responsiveness to shocks and support to the resilience data
	Coordination and linkages between and among social protection schemes.
	Equity: supporting investment- based on objective, comprehensive and comparable information in groups and administrative areas
Efficiency and effectiveness	Reduced burden on people, e.g., identification, verification and number of supporting documents.
	Reduced burden on staff and government systems, e.g., automation of payrolls, pre-loading of captured information from other government databases.
	Evidence-informed decision making and management
	Reduced duplication in processes, e.g., registering needy persons multiple times.
Accuracy and integrity	Management of error and fraud: supporting improved processes for identification, verification, validation, processing and analysis to better manage and prevent error and fraud.
Accountability and citizen empowerment	Transparency to beneficiaries, civil society, the government and funders
	Oversight, reporting and planning
	Feedback, grievances and appeals
	Knowledge: improving understanding of poverty and vulnerability
	Digital innovations: supporting broader e-government agenda

Source: Schuring, E. & Loewe, M. (2021). Handbook on Social Protection System, Edward Elgar Publishing limited, P.-449

- 4.4.6 Typically, a DSR has a centralized portal that allows households to apply and qualify for different social security programmes. Continuous interaction with households through digital channels or face-to-face interactions, makes real-time updates possible. The system facilitates targeting by utilizing a variety of data sources, such as field visits and administrative records through interoperability. It enables the evaluation of household needs and conditions based on a set of specific criteria for each programme. Furthermore, the DSR can exchange information with adaptive social protection programmes about homes who may qualify, enabling these programmes to more successfully provide both routine and shock-responsive treatments.
- 4.4.7 The Dynamic Social Registry (DSR) is to continuously monitor and record changes in household conditions, such as changes in income, food insecurity, or shocks related to climate change in order to preserve accurate and up-to-date data. This dynamic updating process is a constant problem for all social registries regardless of whether they run in real time or adhere to a set update cycle. Data is analyzed to determine the well-being of registered households once it has been gathered and cleansed. It is then broken down by important variables including age, gender, and disability. The system determines eligible individuals, families, and households using this analysis and the eligibility requirements established by certain social safety programmes. This procedure guarantees that aid is efficiently directed to those who are most in need by supporting evidence-based decision-making.
- 4.4.8 By facilitating a more flexible and adaptable social protection system, DSR is essential in identifying and supporting vulnerable groups during natural or man-made shocks. The DSR's value goes beyond its regular duties during emergencies, enabling the quick scaling up of assistance. This expansion can occur horizontally by including previously unregistered households affected by the shock, or vertically by increasing the amount or frequency of aid for those already registered. Households can update their welfare status in real time through on-demand reporting systems, which guarantee that the registry has accurate and pertinent data for prompt actions. Additionally, targeted registration drives and on-demand intake procedures carried out during or following a crisis aid in identifying newly vulnerable households for possible assistance. These dynamic characteristics greatly improve the government's ability to react quickly and efficiently to changing demands.

Uses of Dynamic Social Registries for Targeting

- 4.4.9 Adaptive targeting is made possible by the vibrant nature of Dynamic Social Registries (DSRs), which allow eligibility for social protection to be periodically reevaluated to reflect varying family circumstances. For example, a household impacted by unexpected shocks related to climate change can be quickly identified and given priority for support. Birth registries, national identification systems (NID), tax identification numbers (TIN), and mobile surveys are just a few of the sources of data that DSRs integrate to improve the accuracy of beneficiary identification and drastically lower inclusion and exclusion mistakes.

4.4.10 This integrated and responsive strategy improves the efficiency, transparency, and general responsiveness of social assistance programmes, strengthening their efficacy and integrity. Dynamic Social Registries (DSRs) rely on current and verified information, its dynamic nature guarantees that assistance is provided to those who need it most, at the correct moment. By employing a data-driven approach, DSRs encourage accountability and transparency in addition to increasing targeted accuracy. As a result, the public's confidence in welfare programmes is increased by proving that resources are distributed according to verifiable, current needs rather than out-of-date or insufficient data.

Challenges in Developing DSR and a Strategic Implementation Plan

4.4.11 The execution of DSR in Bangladesh is likely to encounter a number of systemic obstacles that call for thorough preparation and calculated action. The fragmented nature of social protection data, which is now dispersed among several ministries and organizations, each running its own Management Information System (MIS), is one of the main challenges. Cash transfer related MISs are interoperable with the central database, but interoperability is still a concern that causes inefficiencies, redundant records, and challenges in combining precise beneficiary data.

4.4.12 Another obstacle is related with the digital infrastructure, especially in rural and distant locations. The successful implementation of a real-time, technology-driven register is hampered by weak internet connectivity, restricted access to smart devices, and low levels of digital literacy among underprivileged people. Despite improving the situation day by day, this digital divide threatens to exclude the intended populations the DSR is designed to support for. Institutional obstacles also need to be addressed, such as the requirement to control implementation costs, formulate strong data protection regulations, and promote a culture of digital transformation. Unlocking the full potential of a unified social protection management system will require a smart and coordinated strategy to overcome these collective constraints.

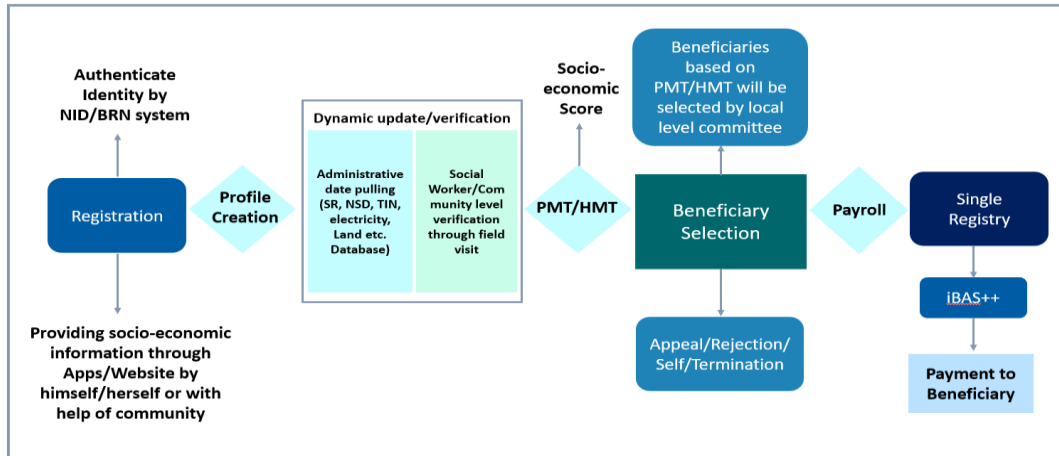
4.4.13 The Dynamic Social Registry (DSR) will be developed and implemented in a stepwise and methodical manner to address the difficulties that have been highlighted. To improve data accuracy and minimize duplication, the first phase will concentrate on combining important social protection programmes into a single registration while ensuring interoperability with the NID and Birth Registration Systems. Mobile-based enrollment solutions will be implemented to facilitate inclusive registration, particularly in underserved and rural locations. With the aim of ensuring successful adoption and implementation, capacity building programmes for local representatives and government officials will be carried out. When taken as a whole, these initiatives will create the foundation for an effective, open, and inclusive DSR, allowing all qualified residents to have fair access to social assistance.

4.4.14 A World Bank-financed project titled “Strengthening Social Protection for Improved Resilience, Inclusion and Targeting” (SSPIRIT) has been launched to assist with the implementation of DSR in the FD and the MoSW. The goal of the SSPIRIT project is to make important tasks like data collection, field-level validation, and verification of information that needs to be verified on the ground easier. The project also aims to

- encouraging potential beneficiaries, such as the elderly and people with disabilities (PWDs), to join the DSR and broaden the scope of cash transfer programmes. This will make sure that the DSR will continue to be dynamic and give the social security programmes an objective eligibility evaluation tool based on the most recent socioeconomic data of possible beneficiaries.
- 4.4.15 The Dynamic Social Registry is designed, developed and functional for at least 04 (four) social security programmes in line with the target of the project “SSPIRIT” of Department of Social Services (DSS). Subsequently, other cash and non-cash programmes will be on boarded into the DSR as directed by the Steering Committee on DSR chaired by Secretary (Coordination and Reforms) of the Cabinet Division. In order to improve the overall targeting efficiency of social security beneficiaries, the government has started several initiatives to operationalize the Dynamic Social Registry (DSR) in the upcoming years. The Cabinet Division has issued an official circular on 3 February 2025 for the creation of the DSR in compliance with the decision of the Central Management Committee (CMC)- the inter-ministerial body in charge of organizing and supervising the execution of the National Social Security Strategy (NSSS). Based on the circular, an implementation unit will be established within the Finance Division for system development, server management, maintenance, and establishing interoperability with the existing MIS and other mediums of the Dynamic Social Registry. Furthermore, the Steering Committee on the Dynamic Social Registry (DSR), established by the Cabinet Committee, has commenced its operations and has already convened meetings to advance the implementation of the Dynamic Social Registry. The Committee is chaired by the Secretary (Coordination and Reform) of the Cabinet Division.
- 4.4.16 Additionally, for the development, maintenance, and data updating of the existing systems, an implementation unit shall be set up within the concerned ministries/divisions/offices. The main objective of this initiative is to decrease inclusion and exclusion errors and increase beneficiary selection accuracy. The DSR will first be piloted in eight upazilas, encompassing four core social protection initiatives. Of the four, three programmes under the Ministry of Social Welfare such as the Old Age Allowance, the Allowance for Widows and Husband-Deserted Women, and the Allowance for Persons with Disabilities will be in the trial. The Mother and Child Benefit Programme (MCBP) of the Ministry of Women and Children Affairs will also be included in the experiment. Furthermore, a Coordination Committee will be formed within Social Protection Budget Management Unit (SPBMU) in the Finance Division to ensure efficient oversight and inter-ministerial coordination.
- 4.4.17 The government has already established Application Programming Interfaces (API) connectivity with iBAS++, NSD, TIN, MFSS, NID, BRN, BTRC for developing and implementing Dynamic Social registry and coordinating with other ministries/divisions, strengthening G2P payment systems, maintaining and upgrading existing Single Registry System. On the other hand, the Government is attempting to establish priority API connectivity with TCB, land database, electricity database, expatriate database, farmer’s

database, telephone service providers, Bangladesh Bank, Commercial Banks to enhance its purview. In addition, this will address developing role-based dashboard and monitoring mechanism for Cabinet Division, Finance Division and relevant ministries/agencies, establishing Grievance Redress Mechanism for social protection programmes and conducting IT audit and obtaining ISO certification in IT security.

Figure 4.9: Proposed Design of DSR



4.4.20 Potential beneficiaries who wish to receive benefits from various social protection programmes will apply on their own or with assistance from others via the selected website or app. Self-declaration will be used to fill out the registration form. An individual beneficiary profile will be generated, and the data will be validated using various databases and field verification. Beneficiaries will be chosen based on socioeconomic ranking and other indicators. DSR is directly linked with GoB's policy position on establishing an evidence-based targeting mechanism for social protection services and this way other social protection programmes will be connected with the DSR.

4.4.19 To build the DSR system, the Finance Division has undertaken initiative to launch a project called "Social Protection Digital Transformation and Coordination". This project will play a key role in managing data hosting, creating and maintaining the DSR system, and designing and developing a single data gathering form. Through API-based connection with numerous government and external databases, the system will make it easier to register and validate self-declared information.

Chapter 5:

Conclusion and Way Forward



Chapter 5: Conclusion and Way Forward

5.1 Bangladesh Stands at a Historic Threshold

Bangladesh stands at the threshold of its most transformative social compact since independence. Elected on the mandate of “Bangladesh Before All,” current government is driven by a singular conviction: that the fruits of national progress must reach every citizen, delivered not as political favour but as constitutional right. The FY2026–27 agenda is a declaration of intent to build an economically democratic, inclusive, and dignified Bangladesh. The government inherits a social security system of genuine scale — with real achievements in poverty reduction, near-universal primary enrolment, and improved maternal and child health — and is committed to deepening its quality, precision, and transformative power. The NSSS expired in FY2025–26 after delivering important gains, and FY2026–27 marks the decisive move from inherited structure to purposeful, second-generation reform.

5.2 Addressing Core Challenges: The Reform Imperative

The challenges documented in Chapter 1 — programme fragmentation across 25 ministries, targeting errors, inflation-eroded benefits, near-absent contributory social insurance, a growing urban poverty gap, and mounting demographic and climate pressures — are concrete realities that the government is fully committed to resolving. Programme fragmentation will be addressed by consolidating schemes around lifecycle clusters anchored by the Family Card. Double-dipping and fraudulent payment will be detected and verified through the Single Registry database. Targeting failures will be corrected through PMT-based selection, community validation, and the Dynamic Social Registry. Inflation erosion of benefits will be confronted through a formal CPI-linked annual review mechanism. A Pension Fund will be established through legislation to provide steady pension support to private-sector employees, addressing a longstanding gap in Bangladesh's social insurance architecture. Special pension schemes will be freed from corruption and administrative faults, with governance strengthened to ensure benefits reach their intended recipients. Pension amounts for destitute, widowed, deserted women, and vulnerable elderly persons will be increased in line with inflation to protect the real value of transfers. Legal recognition and protection will be extended to domestic workers and gig workers, and marginalised communities will be progressively brought under broader social protection coverage. A dedicated lifecycle-based urban social protection strategy will address the urban poor. And demographic ageing, climate vulnerability, and digitalisation will be met through a shock-responsive Dynamic Social Registry, the Khal Kata Kormoshuchi's climate infrastructure, and deepened G2P digital payment systems.

5.3 Strengthening Targeting and Beneficiary Accuracy

The government directs that PMT scoring be recalibrated on current HIES data and embedded within a hybrid framework combining community validation committees with cross-checking against NID records, land registries, electricity connections, and Single Registry databases — an approach international evidence confirms achieves materially lower inclusion and exclusion error rates than either instrument deployed alone. To further deepen targeting precision and ensure that support reaches genuinely eligible

households, the Family Card will incorporate a Family Tree — a structured record of each family’s household composition, intergenerational relationships, dependents, and kinship links. This Family Tree will be embedded within every individual’s Family Card, enabling the government to map benefit entitlements across household members, detect overlapping claims, verify dependency status, and trace lifecycle transitions such as births, deaths, marriages, and the children reaching adulthood . Integrating the Family Tree with the Dynamic Social Registry and the National ID database will ensure that beneficiary records remain current, accurate, and resistant to duplication — transforming the Family Card from a point-in-time entitlement instrument into a living household record that adapts as family circumstances change. A fully operational Grievance Redress System — accessible digitally, through upazila and union offices, and by SMS — is non-negotiable. Beneficiary lists shall be publicly disclosed at the local level to ensure citizen oversight and eliminate political intermediation in selection.

5.4 Linking Transfers to Productive Inclusion and Human Development

For working-age citizens with productive potential, transfers alone cannot generate durable poverty reduction. The Family Card and allied programmes shall be progressively linked to TVET enrolment, Farmer Card inputs, mobile financial services, healthcare, and nutritional support — so that income support becomes a platform for economic graduation. For elderly citizens, persons with disabilities, and others with limited productive capacity, unconditional cash transfers remain the right instrument, protected through regular CPI-indexed reviews. The Farmer Card needs to be fully integrated with agricultural extension and crop insurance through the DSR, ensuring inputs reach genuine smallholders. Programmes including the EGPP, TVET initiatives, and the ProGRESS and EARN projects represent the government’s commitment to productive inclusion as a core pillar of the social protection architecture.

5.5 Flagship Programmes: Delivering on the Promise of Change

The government’s flagship initiatives collectively embody its inclusive, economically democratic vision. The Family Card Programme — the most significant structural social protection reform since independence — provides direct monthly cash support to the female head of household through verified G2P channels, with phased nationwide expansion to cover all poor and vulnerable families. Each Family Card will carry an embedded Family Tree record documenting household composition, relationships, and dependency status, making it a comprehensive household identity and entitlement instrument rather than a simple transfer mechanism. The Farmer’s Card Programme delivers a comprehensive benefits package — direct cash, subsidised inputs, agricultural credit, crop insurance, and digital advisory services — to landless, marginal, and small farmers, treating agricultural livelihood protection as inseparable from rural poverty reduction. The Khal Kata Kormoshuchi targets large-scale canal excavation across the country over five years, generating employment for the poorest households while restoring irrigation and building climate resilience. The honorarium programme for mosque imams, muezzins, khadems, and religious leaders and staff of places of worship provides honoraria and festival allowances to religious personnel across all four major traditions, affirming a non-discriminatory welfare state that recognises the dignity of

every form of community service. Together, these initiatives — alongside enhanced allowances for the elderly, widows, and persons with disabilities — represent the horizontal and vertical expansion of Bangladesh’s social safety net: broader in coverage, stronger in value, and deeper in purpose.

5.6 Women’s Empowerment as the Foundation of Social Protection

The government’s social protection vision rests on an unambiguous conviction: women’s economic empowerment is not peripheral to this agenda but its very foundation. Bangladesh’s extraordinary gains over three decades in poverty reduction, child survival, school enrolment, and export growth were achieved because of women’s advancement, not despite it. The designation of women as primary registered recipients under the G2P architecture, the issuance of the Family Card in the female head of household’s name, and expanded mobile financial service access in remote communities constitute a coherent and purposeful strategy. All graduation-oriented reforms shall specifically address mobility constraints, unpaid care burdens, and structural barriers that restrict women’s access to skills and labour markets — because investing in women’s economic independence generates compounding returns for children’s health, household resilience, and intergenerational social mobility.

5.7 Fiscal Commitment and Institutional Accountability

The social security budget shall be reclassified to separate genuine social protection spending from non-social-protection items, ensuring every taka is traceable to a poor or vulnerable beneficiary. Institutional accountability will be reinforced through the Dynamic Social Registry, made interoperable with NID, land registries, electricity, tax, and MFS platforms for real-time targeting and shock-responsive benefit activation. The G2P payment system will be extended into remote and coastal communities, with transaction costs borne by government and payments routed through women’s accounts. The governance of the Universal Pension Scheme will be fundamentally reformed toward a Universal Pension Fund: a professionally governed, actuarially sound contributory fund, managed by an independent Pension Fund Authority with full fiduciary accountability — progressively extending old-age income security from formal-sector employees to private-sector workers, the self-employed, and ultimately informal economy workers. The annual CPI-linked benefit review process will protect the real value of all allowances.

5.8 The Journey Forward: An Equitable Society for All Bangladeshis

Bangladesh’s social security system has gained considerable momentum since its origins in post-independence relief operations. It is now one of the country’s most impactful instruments for reducing poverty, protecting human dignity, extending economic opportunity, and building national social cohesion. Deepening the system’s quality — not simply expanding its scale — is the defining task of the decade ahead. The government has the institutional architecture, the policy framework, and the democratic mandate to pursue this agenda with the rigour, transparency, and citizen-centredness this historic moment demands.

The government remains firmly committed to translating these allocations into tangible improvements in the lives of every citizen. The Family Card will be extended to those who need it most, guided by objective and transparent criteria that place the genuinely poor and vulnerable at the centre of the system. The Farmer's Card will open new pathways of support for smallholder farmers, agricultural workers, and rural livelihoods that form the backbone of Bangladesh's economy. The canal excavation programme will restore vital water resources and revitalize economic opportunity across rural communities. And for every elderly citizen, widow, person with disability, and vulnerable mother, the government is committed to ensuring that social protection benefits are adequate, timely, and delivered with the dignity that every citizen deserves. Together, these commitments reflect the government's abiding vision of an equitable and inclusive Bangladesh — one in which no family is left without support, and no citizen is left behind.

Appendices

Social Security Programmes FY 2026-27



APPENDIX-I

Social Security Programmes 2026-27

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
1. Ministry of Social welfare												
1	Family Card Programme	221001201		Social Assistance	Cash	Household (poverty)	-	0.80	41.00	-	86.61	14500.00
2	Old Age Allowance	120001801		Social Assistance	Cash	Elderly	61.00	61.00	62.00	4791.31	4791.31	5239.25
3	Allowance for Widow and Deserted Women	120001803		Social Assistance	Cash	Unclassified	29.00	29.00	30.00	2277.83	2277.83	2535.12
4	Disability Allowance and Education Stipend Programme	120001814		Social Assistance	Cash	Persons-with-Disability	35.31	35.31	39.00	3845.04	3845.04	4715.45
5	Underprivileged People's Livelihood Development Programme	120005806		Community Development	Economic Inclusion	Unclassified	2.69	2.69	2.79	223.05	223.05	234.62
6	Financial support Programme for Cancer, kidney, Liver Cirrhosis, Paralyzed by Stroke, Heart Patients and Thalassemia	120008000		Social Assistance	Cash (One-off)	Household (poverty)	0.60	0.60	0.65	300.00	300.00	650.00
7	Rural Social Service (RSS) Programme : Revolving small loan	120013101		Labor Market Program	Entrepreneurship support	Working Age	-	-	-	30.00	30.00	30.00
8	Urban Community Development (UCD) Programme : Revolving small loan	120013201		Labor Market Program	Enterprenurship support	Working Age	-	-	-	14.40	14.40	14.40

¹⁴ Operation Code denotes the program code in iBAS++ and Economic Code is stated when specific expenditure considered as Social Protection.

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
9	Rural Mother Centre (RMC) Programme: Revolving small loan	120013301		Labor Market Program	Enterprenurship support	Working Age	-	-	-	25.00	25.00	25.00
10	Trust for the Protection of the Persons With Neuro-Developmental Disabilities	132004500		Social Care Service	No Specific Intervention	Persons-with-Disability	3.15	3.15	3.15	39.51	38.97	40.03
11	Physically Challenged Welfare Trust	131007700		Social Care Service	No Specific Intervention	Persons-with-Disability	0.09	0.09	0.09	22.00	17.00	15.00
12	Combined Training and Rehabilitation Centre for Children	135009200		Social Care Service	No Specific Intervention	School-aged Children	0.04	0.04	0.04	36.60	34.68	37.18
13	Service and Support Centre for Persons with Disabilities	135017201		Social Care Service	No Specific Intervention	Persons-with-Disability	14.00	14.00	14.00	83.44	97.64	87.91
14	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	120005800		Labor Market Program	Economic Inclusion	Working Age	0.40	0.40	0.40	12.00	12.00	12.00
15	National Foundation for the Development of Persons with Disabilities	135009000		Social Care Service	No Specific Intervention	Persons-with-Disability	0.12	0.12	0.12	47.19	47.19	47.93
16	Child Development Centres	129020800		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	22.37	21.97
17	Government Shelter Homes	129020900		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	18.64	17.60
18	Sarkari Shishu Poribar Offices	129021200		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	143.90	149.53

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
19	Government Disable School	129021300		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	8.53	8.86
20	Integrated Visually Impaired Educational Institution	129021400		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	12.34	12.38
21	Chotomoni Nibash	129021500		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	-	7.53	9.87
22	Food Support to Residents in Government Orphanages and Other Institutions	12902___	3254102	Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	108.73	14.20	16.47
23	Grants to Non-Government Orphanages	120013401		Social Care Service	No Specific Intervention	School-aged Children	1.11	1.11	1.16	280.00	280.00	325.00
24	Cochlear Implant Activity	120012701		Social Care Service	No Specific Intervention	Persons-with-Disability	0.01	0.01	0.01	40.00	40.00	45.00
25	Bangladesh National Social Welfare Council	131007600		Social Care Service	No Specific Intervention	Household (poverty)	-	-	-	81.32	81.34	86.00
26	Establishment/re-establishment of Sarkari Shishu Paribar and Baby Home	224256700		Social Care Service	No Specific Intervention	Pregnancy & Early Childhood	-	-	-	139.89	45.39	40.73
27	Development of the Living Standard of the Marginalized Professionals of Bangladesh	224394800		Community Development	No Specific Intervention	Working Age	-	-	-	34.04	9.41	22.00
28	'Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT)	223056200		Technical Assistance	No Specific Intervention	Overall system	-	-	-	-	1.50	180.40

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
2. Ministry of Women and Children Affairs												
29	Mother and Child Benefit Programme (MCBP)	120001813		Social Assistance	Cash	Pregnancy & Early Childhood	17.71	17.71	18.95	1849.24	1842.18	1968.20
30	Vulnerable Women Benefit Programme (VWB)	120001902	--	Labor Market Program	Economic Inclusion	Working age	10.40	10.40	10.40	2334.13	2222.60	2297.70
31	Distressed Women and Children Welfare Fund	120013601	3631107	Social Assistance	Cash (One-off)	Household (poverty)	0.17	0.17	0.17	5.00	5.00	5.00
32	Supporting Implementation of Mother and Child Benefit Program	223051600		Technical Assistance	No Specific Intervention	Pregnancy & Early Childhood	-	-	-	40.20	21.25	21.65
3. Ministry of Liberation War Affairs												
33	Assistance for the Freedom Fighters	120001805		Social Assistance	Cash	Elderly	1.97	1.97	1.97	4800.00	4800.00	4800.00
	Allowances for the War wounded & other Freedom fighters'	120001807		Social Assistance	Cash	Elderly	0.12	0.12	0.12	480.00	454.00	524.00
	Honorarium Programme for the Freedom Fighters Having Gallantry Awards	120001808		Social Assistance	Cash	Elderly	0.01	0.01	0.01	16.71	15.00	17.82
34	Bangla New year allowance for Freedom Fighters	120001809		Social Assistance	Cash	Elderly	2.00	2.00	2.00	42.53	42.53	42.53
	Victory Day allowance for Freedom Fighters	120001810		Social Assistance	Cash	Elderly	1.03	1.03	1.03	70.00	45.00	50.00
	Festival allowance for Freedom Fighters	120001811		Social Assistance	Cash	Elderly	2.00	2.00	2.00	456.00	456.00	460.00

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
35	Food Stuff at Concession Rate for Privileged Heroic Freedom Fighter	120002709		Social Assistance	Food	Unclassified	0.10	0.10	0.10	90.00	65.00	75.00
36	Allowance for the families of martyrs and injured in July uprising	120016602		Social Assistance	Cash	Unclassified	-	0.15	0.17	-	212.01	237.25
37	Assistance to the Families of Martyrs and Medical Assistance to the Injured in the July Uprising	120016601		Social Assistance	Cash	Unclassified	0.15	0.15	0.07	405.20	505.20	210.86
38	Housing Construction Project for The Insolvent Heroic Freedom Fighters	224335800		Social Care Service	No Specific Intervention	Household (poverty)	-	0.04	0.07	718.88	721.36	865.54
4. Ministry of Primary and Mass Education												
39	Stipend for Primary School Students	120001415		Social Assistance	Stipend	School-aged Children	116.00	78.00	82.00	1675.73	1411.00	1676.00
40	Printing and Distribution of Free Textbooks	120001413		Social Assistance	Kind and/or food	School-aged Children	193.10	197.47	200.00	622.76	510.00	560.00
41	School feeding Program of Government Primary School	224408100		Social Assistance	Kind and/or food	School-aged Children	31.10	31.10	98.00	2164.05	1091.61	2198.52
5. Secondary and Higher Education Division												
42	Free textbook distribution among students	131004400	3631199	Social Assistance	Kind and/or food	School-aged Children	224.59	224.59	195.95	1570.00	1010.07	1254.00
43	Improving Access and Retention Through Harmonized Stipend Program	320000102	3821117	Social Assistance	Stipend	School-aged Children	68.75	65.21	65.27	2732.45	2956.40	3125.16

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		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
6. Technical and Madrasah Education Division												
44	Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS)	223048200		Labor Market Program	Economic Inclusion	Elderly	-	-	0.05	31.98	25.00	25.00
45	Stipend under Technical and Madrasa Education Division	160_____	3821117	Social Assistance	Stipend	School-aged Children	21.32	21.32	11.80	657.12	339.25	576.08
7. Ministry of Disaster Management and Relief												
46	VGF Programme	120001903		Social Assistance	Food	Household (poverty)	176.00	176.00	176.00	1224.70	1181.42	1222.83
47	Relief Operation-General	120001904		Social Assistance	Food	Household-Shock	18.00	18.00	18.00	2333.84	2311.27	2342.03
48	Food for Work (FFW)	211000203		Social Assistance	Public Workfare (food)	Working Age	9.80	9.80	9.80	928.41	918.84	962.10
49	Development of Rural Infrastructure (Earth work)	211000300		Social Assistance	Public Workfare (cash)	Working Age	16.00	16.00	16.00	1510.00	1510.00	1510.00
50	Employment Generation Program for the Poorest (EGPP)	120001913		Social Assistance	Public Workfare (cash)	Working Age	4.00	4.00	3.70	1650.63	425.33	1632.84
51	Employment Generation Program for the Poorest Plus (EGPP+)	120001922		Social Assistance	Public Workfare (cash)	Working Age	0.21	0.21	0.21	100.00	100.00	120.30
52	Relief Activities	120001916		Social Assistance	Kind and/or Food	Household-Shock	5.00	5.00	5.00	85.00	50.00	85.00
53	Relief Operation-Rehabilitation	120001920		Social Assistance	Kind and/or Food	Household-Shock	10.32	10.32	10.32	70.00	70.00	70.00

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		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
54	Construction of Flood Shelter in the Flood Affected and River-prone Area	224230900		Community Development	No Specific Intervention	Household-Shock	-	-	-	200.00	85.00	200.00
55	Relief Operation-Rehabilitation (House Grant)	120001921		Social Assistance	Kind and/or food	Household-Shock	0.47	0.47	0.47	28.00	28.00	28.00
8. Ministry of Land												
56	Valuation of Food under Food for Works	211000202	3722101	Social Assistance	Public workfare (food)	Working Age	-	-	-	116.64	114.15	94.52
9. Ministry of Food												
57	Open Market Sale (OMS)	120000616		General Subsidies	No Specific Intervention	Household (poverty)	122.52	122.52	122.52	3433.08	4096.71	3411.42
58	Food Friendly Programs (FFP)	120000622		General Subsidies	No Specific Intervention	Household (poverty)	53.00	53.00	55.00	4531.90	4407.35	4561.32
10. Finance Division												
59	Pension Management	120000900	--	Social Insurance	No Specific Intervention	Elderly	8.50	9.50	9.59	35282.50	35192.48	35379.40
60	Fund for Rehabilitating People Affected by River Erosion	132003301		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	100.00	100.00	100.00
61	Special Grant for the Development of Char, Haor and Backward Areas	120008300		Community Development	No Specific Intervention	Household (poverty)	-	-	-	50.00	50.00	50.00
62	Special Assistance Fund for Women Development	132002600		Labor Market Program	Entrepreneurship support	Working Age	-	-	-	25.00	25.00	25.00
63	Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner	132001200		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	50.00	50.00	50.00

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		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
64	Fund for Mitigating Impacts of Economic and Natural Disaster	120012801		Social Assistance	Cash (One-off)	Household-Shock	-	-	-	8000.00	8000.00	8000.00
65	National Pension Authority (Samata Scheme)	131020701	3721113	Social Insurance	No Specific Intervention	Elderly	-	-	-	151.43	4.00	10.00
66	Enhancing Institutional Capacity for Skills Monitoring and Management	320000303		Labor Market Program	Economic Inclusion	Working Age	-	-	-	104.00	67.00	160.00
11. Ministry of Agriculture												
67	Farmer Card Programme	221001203		Social Assistance	Cash (One-off)	Household (poverty)	-	0.22	42.50	-	8.34	1400.00
68	Agriculture Subsidy Management	120000615		General Subsidies	No Specific Intervention	Household (poverty)	-	-	-	27000.00	27000.00	27000.00
69	Assistance for Agriculture Rehabilitation	120006505		Social Assistance	Kind and/or food	Household-Shock	77.68	77.68	0.85	700.00	700.00	700.00
12. Health Services Division												
70	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	224021900		Social Care Service	No Specific Intervention	Pregnancy & Early Childhood	-	-	1.00	437.90	195.95	549.72
13. Local Government Division												
71	Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation	224374300	4111309	Community Development	No Specific Intervention	Household-Shock	2.35	1.00	2.16	134.21	67.50	123.65
72	Installation of Water Source/Tube well in the Homes of Landless/Homeless	120012901		Community Development	No Specific Intervention	Household (poverty)	0.30	0.30	0.34	10.00	10.00	12.00

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		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
14. Ministry of Cultural Affairs												
73	Grants for Cultural Activities	134010111 9134	3821107 3821115 3721102	Social Assistance	Cash (One-off)	Unclassified	0.04	0.04	0.04	41.91	32.25	36.00
15. Ministry of Chittagong Hill Tracts Affairs												
74	Providing Sustainable Social Services in the Chittagong Hill Tracts (Phase 2)	224404400		Community Development	No Specific Intervention	Household (poverty)	-	-	-	30.52	82.41	88.99
75	Rehabilitation Programme of Chattogram Hill Tracts Districts	120001915		Social Assistance	Food	Household (poverty)	-	-	-	435.11	449.97	447.85
16. Ministry of Environment, Forest and Climate Change												
76	Risk Management Fund on Climate Change	132011200		Social Assistance	No Specific Intervention	Unclassified	0.72	0.72	0.60	100.00	100.00	100.00
17. Ministry of Expatriates' Welfare and Overseas Employment												
77	Providing Driving Training For Employment at Home and Abroad	224305800		Labor Market Program	Vocational skill Development	Working Age	0.27	0.27	0.27	50.00	57.05	34.57
18. Ministry of Fisheries and Livestock												
78	VGF Programme	120001903		Social Assistance	Food	Household (poverty)	15.42	13.27	15.00	583.19	570.74	674.68
19. Ministry of Labor and Employment												
79	Unemployed workers protection program	120005807		Social Assistance	Cash	Working Age	0.33	0.33	0.15	30.32	30.32	30.31

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
20. Law and Justice Division												
80	National Legal Aid Services Organization	131003600		Social Care Service	No Specific Intervention	Household (poverty)	2.00	2.00	2.10	31.72	31.14	31.21
21. Ministry of Public Administration												
81	Ministry of Public Administration (welfare grants)	1070_____	3721102	Social Assistance	Cash (One-off)	Unclassified	0.07	0.04	0.06	353.50	250.73	300.60
82	Bangladesh Employees Welfare Board	131000900		Social Assistance	Cash (One-off)	Unclassified	1.31	1.31	2.07	205.00	205.00	323.40
22. Ministry of Youth and Sports												
83	Integrated Management of Resources for Poverty Alleviation Through Comprehensive Technology	224347200		Labor Market Program	Vocational skill Development	Working Age	0.14	0.14	0.14	34.00	50.00	50.25
84	Economic Acceleration and Resilience for NEET (EARN)	224378600		Labor Market Program	Entrepreneurship support	Working Age	-	-	3.50	1053.64	298.56	932.88
85	Leaving No One Behind: Improving Skills and Economic Opportunities for the Women & Youth in Cox's Bazar, Bangladesh	224385900		Labor Market Program	Entrepreneurship support	Working Age	0.09	-	0.06	48.22	38.68	18.12
86	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	224399100		Labor Market Program	Entrepreneurship support	Working Age	0.10	0.14	0.16	105.78	136.77	105.40

Sl. No	Name of the Programme	BACS Code ¹⁴		Function (Category)	Function Intervention	Lifecycle Stage	(In Lac)			(Taka in Crore)		
		Operation Code	Economic Code				Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
23. Prime Minister's Office												
87	Climate Refugee Rehabilitation Project	223041100		Community Development	No Specific Intervention	Household (poverty)	0.11	0.11	0.15	44.47	44.47	65.40
24. Rural Development and Co-operatives Division												
88	Rural Livelihood Project	224343200		Labor Market Program	Entrepreneurship support	Household (poverty)	0.49	0.49	0.53	59.91	74.71	53.70
89	Integrated Rural Employment Support Project for the Poor Women (IRESPPW)	224343100		Labor Market Program	Economic Inclusion	Working Age	0.15	0.14	0.13	105.90	71.00	34.65
25. Ministry of Religious Affairs												
90	Honorarium for people working in mosques and other places of worship	221001202		Social Assistance	Cash	Unclassified	-	0.18	2.56	-	27.53	1100.00
Total Social Security Budget										126731¹⁵	120596	144338
Total National Budget										790000		938000
In Percentage										16.04		15.39

¹⁵ The items which do not have any allocation for FY 2026-27 are not shown here separately. But their allocations for FY 2025-26 are added to the total.

APPENDIX-II

Social Security Programmes 2026-27: Based on Function

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
1. Social Assistance										
1	Family Card Programme	Cash	Household (poverty)	MoSW	-	0.80	41.00	-	86.61	14500.00
2	Old Age Allowance	Cash	Elderly	MoSW	61.00	61.00	62.00	4791.31	4791.31	5239.25
3	Allowance for Widow and Deserted Women	Cash	Unclassified	MoSW	29.00	29.00	30.00	2277.83	2277.83	2535.12
4	Disability Allowance and Education Stipend Programme	Cash	Persons-With-Disability	MoSW	35.31	35.31	39.00	3845.04	3845.04	4715.45
5	Financial support Programme for Cancer, kidney, Liver Cirrhosis, Paralyzed by Stroke, Heart Patients and Thalassemia	Cash (One-off)	Household (poverty)	MoSW	0.60	0.60	0.65	300.00	300.00	650.00
6	Mother and Child Benefit Programme (MCBP)	Cash	Pregnancy & Early Childhood	MoWCA	17.71	17.71	18.95	1849.24	1842.18	1968.20
7	Distressed Women and Children Welfare Fund	Cash (One-off)	Household (poverty)	MoWCA	0.17	0.17	0.17	5.00	5.00	5.00
8	Assistance for the Freedom Fighters	Cash	Elderly	MoLWA	1.97	1.97	1.97	4800.00	4800.00	4800.00
	Allowances for the War wounded & other Freedom Fighters	Cash	Elderly	MoLWA	0.12	0.12	0.12	480.00	454.00	524.00
	Honorarium Programme for the Freedom Fighters Having Gallantry Awards	Cash	Elderly	MoLWA	0.01	0.01	0.01	16.71	15.00	17.82
9	Bangla New year allowance for Freedom Fighters	Cash	Elderly	MoLWA	2.00	2.00	2.00	42.53	42.53	42.53
	Victory Day allowance for Freedom Fighters	Cash	Elderly	MoLWA	1.03	1.03	1.03	70.00	45.00	50.00
	Festival allowance for Freedom Fighters	Cash	Elderly	MoLWA	2.00	2.00	2.00	456.00	456.00	460.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
10	Food Stuff at Concession Rate for Privileged Heroic Freedom Fighter	Food	Unclassified	MoLWA	0.10	0.10	0.10	90.00	65.00	75.00
11	Allowance for the families of martyrs and injured in July uprising	Cash	Unclassified	MoLWA	-	-	-	-	212.01	237.25
12	Assistance to the Families of Martyrs and Medical Assistance to the Injured in the July Uprising	Cash	Unclassified	MoLWA	0.15	0.15	-	405.20	505.20	210.86
13	Stipend for Primary School Students	Stipend	School-aged Children	MoPME	116.00	116.00	-	1675.73	1411.00	1676.00
14	Printing and Distribution of Free Textbooks	Kind and/or food	School-aged Children	MoPME	193.10	193.10	-	622.76	510.00	560.00
15	School feeding Program of Government Primary School	Kind and/or food	School-aged Children	MoPME	-	-	-	2164.05	1091.61	2198.52
16	Free textbook distribution among students	Kind and/or food	School-aged Children	SHED	224.59	224.59	-	1570.00	1010.07	1254.00
17	Improving Access and Retention Through Harmonized Stipend Program	Stipend	School-aged Children	SHED	68.75	68.75	-	2732.45	2956.40	3125.16
18	Stipend under Technical and Madrasa Education Division	Stipend	School-aged Children	TMED	21.32	21.32	-	657.12	339.25	576.05
19	VGF Programme	Food	Household (poverty)	MoDMR	176.00	176.00	-	1224.70	1181.42	1222.83
20	Relief Operation-General	Food	Household-Shock	MoDMR	18.00	18.00	-	2333.84	2311.27	2342.03
21	Food for Work (FFW)	Public workfare (food)	Working Age	MoDMR	9.80	9.80	-	928.41	918.84	962.10
22	Development of Rural Infrastructure (Earth work)	Public workfare (cash)	Working Age	MoDMR	16.00	16.00	-	1510.00	1510.00	1510.00
23	Employment Generation Program for the Poorest (EGPP)	Public workfare (cash)	Working Age	MoDMR	4.00	4.00	3.70	1650.63	425.33	1632.84

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
24	Employment Generation Program for the Poorest Plus (EGPP+)	Public workfare (cash)	Working Age	MoDMR	1.60	1.60	-	100.00	100.00	120.30
25	Relief Activities	Kind and/or food	Household-Shock	MoDMR	5.00	5.00	-	85.00	50.00	85.00
26	Relief Operation-Rehabilitation	Kind and/or food	Household-Shock	MoDMR	10.32	10.32	-	70.00	70.00	70.00
27	Relief Operation-Rehabilitation (House Grant)	Kind and/or food	Household-Shock	MoDMR	0.47	0.47	-	28.00	28.00	28.00
28	Valuation of Food under Food for Works	Public workfare (food)	Working Age	MoL	-	-	-	116.64	114.15	94.52
29	Fund for Rehabilitating People Affected by River Erosion	Cash (One-off)	Household-Shock	FD	-	-	-	100.00	100.00	100.00
30	Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner	Cash (One-off)	Household-Shock	FD	-	-	-	50.00	50.00	50.00
31	Fund for Mitigating Impacts of Economic and Natural Disaster	Cash (One-off)	Household-Shock	FD	-	-	-	8000.00	8000.00	8000.00
32	Farmer Card Programme	Cash (One-off)	Household (poverty)	MoA	-	-	42.50	-	-	1400.00
33	Assistance for Agriculture Rehabilitation	Kind and/or food	Household-Shock	MoA	77.68	77.68	-	700.00	700.00	700.00
34	Grants for Cultural Activities	Cash (One-off)	Unclassified	MoCA	0.04	0.04	-	41.91	32.25	36.00
35	Rehabilitation Programme of Chattogram Hill Tracts Districts (Social Security Part)	Food	Household (poverty)	MoCHT	5.82	-	-	435.11	449.97	447.85
36	Risk Management Fund on Climate Change	No Specific Intervention	Unclassified	MoEF	0.72	-	-	100.00	100.00	100.00
37	VGF Programme	Food	Household (poverty)	MoFL	15.42	-	15.00	583.19	570.74	674.68
38	Unemployed workers protection program	Cash	Working Age	MoLE	0.33	-	0.15	30.32	30.32	30.31

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
39	Ministry of Public Administration (welfare grants)	Cash (One-off)	Unclassified	MoPA	0.07	-	-	353.50	250.73	300.60
40	Bangladesh Employees Welfare Board	Cash (One-off)	Unclassified	MoPA	1.31	-	-	205.00	205.00	323.40
41	Honorarium for people working in mosques and other places of worship	Cash	Unclassified	MoRA	-	-	2.56	-	-	1100.00
2. Social Insurance										
1	Pension Management	No Specific Intervention	Elderly	FD	8.50	8.50	-	35282.50	35192.48	35379.40
2	National Pension Authority (Samata Scheme)	No Specific Intervention	Elderly	FD	-	-	-	151.43	4.00	10.00
3. General Subsidies										
1	Open Market Sale (OMS)	No Specific Intervention	Household (poverty)	MoFd	122.52	122.52	-	3433.08	4096.71	3411.42
2	Food Friendly Programs (FFP)	No Specific Intervention	Household (poverty)	MoFd	53.00	53.00	55.00	4531.90	4407.35	4561.32
3	Agriculture Subsidy Management	No Specific Intervention	Household (poverty)	MoA	234.37	234.37	-	27000.00	27000.00	27000.00
4. Labor Market Program										
1	Rural Social Service (RSS) Programme : Revolving small loan	Entrepreneurship support	Working Age	MoSW	0.27	0.27	0.27	30.00	30.00	30.00
2	Urban Community Development (UCD) Programme : Revolving small loan	Entrepreneurship support	Working Age	MoSW	-	-	-	14.40	14.40	14.40
3	Rural Mother Centre (RMC) Programme: Revolving small loan	Entrepreneurship support	Working Age	MoSW	-	-	-	25.00	25.00	25.00
4	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	Economic Inclusion	Working Age	MoSW	0.40	0.40	0.40	12.00	12.00	12.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
5	Vulnerable Women Benefit (VWB) Programme	Economic Inclusion	Working age	MoWCA	10.40	10.40	10.40	2334.13	2222.60	2297.70
6	Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS)	Economic Inclusion	Elderly	TMED	-	-	-	31.98	25.00	25.00
7	Special Assistance Fund for Women Development	Entrepreneurship support	Working Age	FD	-	-	-	25.00	25.00	25.00
8	Enhancing Institutional Capacity for Skills Monitoring and Management	Economic Inclusion	Working Age	FD	-	-	-	104.00	67.00	160.00
9	Providing Driving Training For Employment at Home and Abroad	Vocational skill Development	Working Age	MoEWOE	-	-	-	50.00	57.05	34.57
10	Integrated Management of Resources for Poverty Alleviation Through Comprehensive Technology	Vocational skill Development	Working Age	MoYS	-	-	-	34.00	50.00	50.25
11	Economic Acceleration and Resilience for NEET (EARN)	Entrepreneurship support	Working Age	MoYS	-	-	-	1053.64	298.56	932.88
12	Leaving No One Behind: Improving Skills and Economic Opportunities for the Women & Youth in Cox's Bazar, Bangladesh	Entrepreneurship support	Working Age	MoYS	-	-	-	48.22	38.68	18.12
13	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	Entrepreneurship support	Working Age	MoYS	-	-	-	105.78	136.77	105.40
14	Rural Livelihood Project	Entrepreneurship support	Household (poverty)	RDCD	-	-	-	59.91	74.71	53.70
15	Integrated Rural Employment Support Project for the Poor Women (IRESPPW)	Economic Inclusion	Working Age	RDCD	-	-	-	105.90	71.00	34.65

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
5. Social Care Service										
1	Trust for the Protection of the Persons With Neuro-Developmental Disabilities	No Specific Intervention	Persons-With-Disability	MoSW	3.15	3.15	3.15	39.51	38.97	40.03
2	Physically Challenged Welfare Trust	No Specific Intervention	Persons-With-Disability	MoSW	0.09	0.09	0.09	22.00	17.00	15.00
3	Combined Training and Rehabilitation Centre for Children	No Specific Intervention	School-aged Children	MoSW	0.04	0.04	0.04	36.60	34.68	37.18
4	Service and Support Centre for Persons with Disabilities	No Specific Intervention	Persons-With-Disability	MoSW	14.00	14.00	14.00	83.44	97.64	87.91
5	National Foundation for the Development of Persons with Disabilities	No Specific Intervention	Persons-With-Disability	MoSW	0.12	0.12	0.12	47.19	47.19	47.93
6	Child Development Centres	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	22.37	21.97
7	Government Shelter Homes	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	18.64	17.60
8	Sarkari Shishu Poribar Offices	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	143.90	149.53
9	Government Disable School	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	8.53	8.86
10	Integrated Visually Impaired Educational Institution	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	12.34	12.38
11	Chotomoni Nibash	No Specific Intervention	Household (poverty)	MoSW	-	-	-	-	7.53	9.87
12	Food Support to Residents in Government Orphanages and Other Institutions	No Specific Intervention	Household (poverty)	MoSW	0.18	0.18	-	108.73	14.20	16.47

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
13	Grants to Non-Government Orphanages	No Specific Intervention	School-aged Children	MoSW	1.11	1.11	1.11	280.00	280.00	325.00
14	Cochlear Implant Activity	No Specific Intervention	Persons-With-Disability	MoSW	0.01	0.01	0.01	40.00	40.00	45.00
15	Bangladesh National Social Welfare Council	No Specific Intervention	Household (poverty)	MoSW	-	-	-	81.32	81.34	86.00
16	Establishment/re-establishment of Sarkari Shishu Paribar and Baby Home	No Specific Intervention	Pregnancy & Early Childhood	MoSW	-	-	-	139.89	45.39	40.73
17	Housing Construction Project for The Insolvent Heroic Freedom Fighters	No Specific Intervention	Household (poverty)	MoLWA	-	-	-	718.88	721.36	865.54
18	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	No Specific Intervention	Pregnancy & Early Childhood	HSD	-	-	-	437.90	195.95	549.72
19	National Legal Aid Services Organization	No Specific Intervention	Household (poverty)	MoLJ	2.00	-	-	31.72	31.14	31.21
6. Community Development										
1	Underprivileged People's Livelihood Development Programme	Economic Inclusion	Unclassified	MoSW	2.69	2.69	2.79	223.05	223.05	234.62
2	Development of the Living Standard of the Marginalized Professionals of Bangladesh	No Specific Intervention	Working Age	MoSW	-	-	-	34.04	9.41	22.00
3	Construction of Flood Shelter in the Flood Affected and River-prone Area	No Specific Intervention	Household-Shock	MoDMR	-	-	-	200.00	85.00	200.00
4	Special Grant for the Development of Char, Haor and Backward Areas	No Specific Intervention	Household (poverty)	FD	-	-	-	50.00	50.00	50.00
5	Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation	No Specific Intervention	Household-Shock	LGD	-	-	-	134.21	67.50	123.65

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
6	Installation of Water Source/Tube well in the Homes of Landless/Homeless	No Specific Intervention	Household (poverty)	LGD	-	-	-	10.00	10.00	12.00
7	Providing Sustainable Social Services in the Chittagong Hill Tracts (Phase 2)	No Specific Intervention	Household (poverty)	MoCHT	-	-	-	30.52	82.41	88.99
8	Climate Refugee Rehabilitation Project	No Specific Intervention	Household (poverty)	PMO	-	-	-	44.47	44.47	65.40
7. Technical Assistance										
1	'Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT)	No Specific Intervention	Overall system	MoSW	-	-	-	-	1.50	180.40
2	Supporting Implementation of Mother and Child Benefit Program	No Specific Intervention	Pregnancy & Early Childhood	MoWCA	-	-	-	40.20	21.25	21.65
Total Social Security Budget								126731¹⁶	120596	144338
Total National Budget								790000		938000
In Percentage								16.04		15.39

¹⁶ The items which do not have any allocation for FY 2026-27 are not shown here separately. But their allocations for FY 2025-26 are added to the total.

APPENDIX-III

Social Security Programmes 2026-27: Based on Lifecycle

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
1. Elderly										
1	Assistance for the Freedom Fighters	Social Assistance	Cash	MoLWA	1.97	1.97	1.97	4800.00	4800.00	4800.00
	Allowances for the War wounded & other Freedom fighters'	Social Assistance	Cash	MoLWA	0.12	0.12	0.12	480.00	454.00	524.00
	Honorarium Programme for the Freedom Fighters Having Gallantry Awards	Social Assistance	Cash	MoLWA	0.01	0.01	0.01	16.71	15.00	17.82
2	Bangla New year allowance for Freedom Fighters	Social Assistance	Cash	MoLWA	2.00	2.00	2.00	42.53	42.53	42.53
	Victory Day allowance for Freedom Fighters	Social Assistance	Cash	MoLWA	1.03	1.03	1.03	70.00	45.00	50.00
	Festival allowance for Freedom Fighters	Social Assistance	Cash	MoLWA	2.00	2.00	2.00	456.00	456.00	460.00
3	Old Age Allowance	Social Assistance	Cash	MoSW	61.00	61.00	62.00	4791.31	4791.31	5239.25
4	Promoting Gender Responsive Enterprise Development and TVET Systems (ProGRESS)	Labor Market Program	Economic Inclusion	TMED	-	-	-	31.98	25.00	25.00
5	Pension Management	Social Insurance	No Specific Intervention	FD	8.50	8.50		35282.50	35192.48	35379.40
6	National Authority Pension (Samata Scheme)	Social Insurance	No Specific Intervention	FD	-	-	-	151.43	4.00	10.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
2. Household (poverty)										
1	Family Card Programme	Social Assistance	Cash	MoSW	-	0.80	41.00	-	86.61	14500.00
2	Financial support Programme for Cancer, kidney, Liver Cirrhosis, Paralyzed by Stroke, Heart Patients and Thalassemia	Social Assistance	Cash (One-off)	MoSW	0.60	0.60	0.65	300.00	300.00	650.00
3	Distressed Women and Children Welfare Fund	Social Assistance	Cash (One-off)	MoWCA	0.17	0.17	0.17	5.00	5.00	5.00
4	Farmer Card Programme	Social Assistance	Cash (One-off)	MoA	-	-	42.50	-	-	1400.00
5	Rural Livelihood Project	Labor Market Program	Entrepreneurship support	RDCD	-	-	-	59.91	74.71	53.70
6	VGF Programme	Social Assistance	Food	MoDMR	176.00	176.00	-	1224.70	1181.42	1222.83
7	Rehabilitation Programme of Chattogram Hill Tracts Districts (Social Security Part)	Social Assistance	Food	MoCHT	5.82	-	-	435.11	449.97	447.85
8	VGF Programme	Social Assistance	Food	MoFL	15.42	-	15.00	583.19	570.74	674.68
9	Special Grant for the Development of Char, Haor and Backward Areas	Community Development	No Specific Intervention	FD	-	-	-	50.00	50.00	50.00
10	Installation of Water Source/Tube well in the Homes of Landless/Homeless	Community Development	No Specific Intervention	LGD	-	-	-	10.00	10.00	12.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
11	Providing Sustainable Social Services in the Chattogram Hill Tracts (Phase 2)	Community Development	No Specific Intervention	MoCHT	-	-	-	30.52	82.41	88.99
12	Climate Refugee Rehabilitation Project	Community Development	No Specific Intervention	PMO	-	-	-	44.47	44.47	65.40
13	Open Market Sale (OMS)	General Subsidies	No Specific Intervention	MoFd	122.52	122.52	-	3433.08	4096.71	3411.42
14	Food Friendly Programs (FFP)	General Subsidies	No Specific Intervention	MoFd	53.00	53.00	55.00	4531.90	4407.35	4561.32
15	Agriculture Subsidy Management	General Subsidies	No Specific Intervention	MoA	234.37	234.37	-	27000.00	27000.00	27000.00
16	Child Development Centres	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	22.37	21.97
17	Government Shelter Homes	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	18.64	17.60
18	Sarkari Shishu Poribar Offices	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	143.90	149.53
19	Government Disable School	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	8.53	8.86
20	Integrated Visually Impaired Educational Institution	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	12.34	12.38
21	Chotomoni Nibash	Social Care Service	No Specific Intervention	MoSW	-	-	-	-	7.53	9.87
22	Food Support to Residents in Government Orphanages and Other Institutions	Social Care Service	No Specific Intervention	MoSW	0.18	0.18	-	108.73	14.20	16.47

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
23	Bangladesh National Social Welfare Council	Social Care Service	No Specific Intervention	MoSW	-	-	-	81.32	81.34	86.00
24	Housing Construction Project for The Insolvent Heroic Freedom Fighters	Social Care Service	No Specific Intervention	MoLWA	-	-	-	718.88	721.36	865.54
25	National Legal Aid Services Organization	Social Care Service	No Specific Intervention	MoLJ	2.00	-	-	31.72	31.14	31.21
3. Household-Shock										
1	Fund for Rehabilitating People Affected by River Erosion	Social Assistance	Cash (One-off)	FD	-	-	-	100.00	100.00	100.00
2	Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner	Social Assistance	Cash (One-off)	FD	-	-	-	50.00	50.00	50.00
3	Fund for Mitigating Impacts of Economic and Natural Disaster	Social Assistance	Cash (One-off)	FD	-	-	-	8000.00	8000.00	8000.00
4	Relief Operation-General	Social Assistance	Food	MoDMR	18.00	18.00	-	2333.84	2311.27	2342.03
5	Relief Activities	Social Assistance	Kind and/or food	MoDMR	5.00	5.00	-	85.00	50.00	85.00
6	Relief Operation-Rehabilitation	Social Assistance	Kind and/or food	MoDMR	10.32	10.32	-	70.00	70.00	70.00
7	Relief Operation-Rehabilitation (House Grant)	Social Assistance	Kind and/or food	MoDMR	0.47	0.47	-	28.00	28.00	28.00
8	Assistance for Agriculture Rehabilitation	Social Assistance	Kind and/or food	MoA	77.68	77.68	-	700.00	700.00	700.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
9	Construction of Flood Shelter in the Flood Affected and River-prone Area	Community Development	No Specific Intervention	MoDMR	-	-	-	200.00	85.00	200.00
10	Flood Reconstruction Emergency Assistance Project for Water Supply and Sanitation	Community Development	No Specific Intervention	LGD	-	-	-	134.21	67.50	123.65
4. School-aged Children										
1	Printing and Distribution of Free Textbooks	Social Assistance	Kind and/or food	MoPME	193.10	193.10	-	622.76	510.00	560.00
2	School feeding Program of Government Primary School	Social Assistance	Kind and/or food	MoPME	-	-	-	2164.05	1091.61	2198.52
3	Free textbook distribution among students	Social Assistance	Kind and/or food	SHED	224.59	224.59	-	1570.00	1010.07	1254.00
4	Combined Training and Rehabilitation Centre for Children	Social Care Service	No Specific Intervention	MoSW	0.04	0.04	0.04	36.60	34.68	37.18
5	Grants to Non-Government Orphanages	Social Care Service	No Specific Intervention	MoSW	1.11	1.11	1.11	280.00	280.00	325.00
6	Stipend for Primary School Students	Social Assistance	Stipend	MoPME	116.00	116.00	-	1675.73	1411.00	1676.00
7	Improving Access and Retention Through Harmonized Stipend Program	Social Assistance	Stipend	SHED	68.75	68.75	-	2732.45	2956.40	3125.16
8	Stipend under Technical and Madrasa Education Division	Social Assistance	Stipend	TMED	21.32	21.32	-	657.12	339.25	576.05

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
5. Working Age										
1	Unemployed workers protection program	Social Assistance	Cash	MoLE	0.33	-	0.15	30.32	30.32	30.31
2	Rehabilitation and Alternative Livelihood Programme for the Persons Engaged in Begging	Labor Market Program	Economic Inclusion	MoSW	0.40	0.40	0.40	12.00	12.00	12.00
3	Vulnerable Women Benefit Programme (VWB)	Labor Market Program	Economic Inclusion	MoWCA	10.40	10.40	10.40	2334.13	2222.60	2297.70
4	Enhancing Institutional Capacity for Skills Monitoring and Management	Labor Market Program	Economic Inclusion	FD	-	-	-	104.00	67.00	160.00
5	Integrated Rural Employment Support Project for the Poor Women (IRESPPW)	Labor Market Program	Economic Inclusion	RDCD	-	-	-	105.90	71.00	34.65
6	Urban Community Development (UCD) Programme : Revolving small loan	Labor Market Program	Enterprenurship support	MoSW	-	-	-	14.40	14.40	14.40
7	Rural Mother Centre (RMC) Programme: Revolving small loan	Labor Market Program	Enterprenurship support	MoSW	-	-	-	25.00	25.00	25.00
8	Rural Social Service (RSS) Programme : Revolving small loan	Labor Market Program	Entrepreneurship support	MoSW	0.27	0.27	0.27	30.00	30.00	30.00
9	Special Assistance Fund for Women Development	Labor Market Program	Entrepreneurship support	FD	-	-	-	25.00	25.00	25.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
10	Economic Acceleration and Resilience for NEET (EARN)	Labor Market Program	Entrepreneurship support	MoYS	-	-	-	1053.64	298.56	932.88
11	Leaving No One Behind: Improving Skills and Economic Opportunities for the Women & Youth in Cox's Bazar, Bangladesh	Labor Market Program	Entrepreneurship support	MoYS	-	-	-	48.22	38.68	18.12
12	Employment Generation Through Freelancing Training for Educated Job-seeking Youth in 48 Districts of the Country	Labor Market Program	Entrepreneurship support	MoYS	-	-	-	105.78	136.77	105.40
13	Development of the Living Standard of the Marginalized Professionals of Bangladesh	Community Development	No Specific Intervention	MoSW	-	-	-	34.04	9.41	22.00
14	Development of Rural Infrastructure (Earth work)	Social Assistance	Public workfare (cash)	MoDMR	16.00	16.00	-	1510.00	1510.00	1510.00
15	Employment Generation Program for the Poorest (EGPP)	Social Assistance	Public workfare (cash)	MoDMR	4.00	4.00	3.70	1650.63	425.33	1632.84
16	Employment Generation Program for the Poorest Plus (EGPP+)	Social Assistance	Public workfare (cash)	MoDMR	1.60	1.60	-	100.00	100.00	120.30
17	Food for Work (FFW)	Social Assistance	Public workfare (food)	MoDMR	9.80	9.80	-	928.41	918.84	962.10

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
18	Valuation of Food under Food for Works	Social Assistance	Public workfare (food)	MoL	-	-	-	116.64	114.15	94.52
19	Providing Driving Training For Employment at Home and Abroad	Labor Market Program	Vocational skill Development	MoEWOE	-	-	-	50.00	57.05	34.57
20	Integrated Management of Resources for Poverty Alleviation Through Comprehensive Technology	Labor Market Program	Vocational skill Development	MoYS	-	-	-	34.00	50.00	50.25
6. Persons-With-Disability										
1	Disability Allowance and Education Stipend Programme	Social Assistance	Cash	MoSW	35.31	35.31	39.00	3845.04	3845.04	4715.45
2	Trust for the Protection of the Persons With Neuro-Developmental Disabilities	Social Care Service	No Specific Intervention	MoSW	3.15	3.15	3.15	39.51	38.97	40.03
3	Physically Challenged Welfare Trust	Social Care Service	No Specific Intervention	MoSW	0.09	0.09	0.09	22.00	17.00	15.00
4	Service and Support Centre for Persons with Disabilities	Social Care Service	No Specific Intervention	MoSW	14.00	14.00	14.00	83.44	97.64	87.91
5	National Foundation for the Development of Persons with Disabilities	Social Care Service	No Specific Intervention	MoSW	0.12	0.12	0.12	47.19	47.19	47.93
6	Cochlear Implant Activity	Social Care Service	No Specific Intervention	MoSW	0.01	0.01	0.01	40.00	40.00	45.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
7. Unclassified										
1	Allowance for Widow and Deserted Women	Social Assistance	Cash	MoSW	29.00	29.00	30.00	2277.83	2277.83	2535.12
2	Allowance for the families of martyrs and injured in July uprising	Social Assistance	Cash	MoLWA	-	-	-	-	212.01	237.25
3	Assistance to the Families of Martyrs and Medical Assistance to the Injured in the July Uprising	Social Assistance	Cash	MoLWA	0.15	0.15	-	405.20	505.20	210.86
4	Honorarium for people working in mosques and other places of worship	Social Assistance	Cash	MoRA	-	-	2.56	-	-	1100.00
5	Grants for Cultural Activities	Social Assistance	Cash (One-off)	MoCA	0.04	0.04	-	41.91	32.25	36.00
6	Ministry of Public Administration (welfare grants)	Social Assistance	Cash (One-off)	MoPA	0.07	-	-	353.50	250.73	300.60
7	Bangladesh Employees Welfare Board	Social Assistance	Cash (One-off)	MoPA	1.31	-	-	205.00	205.00	323.40
8	Underprivileged People's Livelihood Development Programme	Community Development	Economic Inclusion	MoSW	2.69	2.69	2.79	223.05	223.05	234.62
9	Food Stuff at Concession Rate for Privileged Heroic Freedom Fighter	Social Assistance	Food	MoLWA	0.10	0.10	0.10	90.00	65.00	75.00
10	Risk Management Fund on Climate Change	Social Assistance	No Specific Intervention	MoEF	0.72	-	-	100.00	100.00	100.00

Sl. No	Name of the Programme	Function Intervention	Lifecycle Stage	Implementing Ministry/ Division	(In Lac)			(Taka in Crore)		
					Beneficiaries 2025-26	Beneficiaries revised 2025-26	Beneficiaries 2026-27	Budget 2025-26	Budget 2025-26 revised	Budget 2026-27
8. Pregnancy & Early Childhood										
1	Mother and Child Benefit Programme (MCBP)	Social Assistance	Cash	MoWCA	17.71	17.71	18.95	1849.24	1842.18	1968.20
2	Establishment/re-establishment of Sarkari Shishu Paribar and Baby Home	Social Care Service	No Specific Intervention	MoSW	-	-	-	139.89	45.39	40.73
3	Maternal and Neonatal Child Health (MNCH) and Health System Improvement Project	Social Care Service	No Specific Intervention	HSD	-	-	-	437.90	195.95	549.72
4	Supporting Implementation of Mother and Child Benefit Program	Technical Assistance	No Specific Intervention	MoWCA	-	-	-	40.20	21.25	21.65
9. Overall system										
1	'Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT)	Technical Assistance	No Specific Intervention	MoSW	-	-	-	-	1.50	180.40
Total Social Security Budget								126731¹⁷	120596	144338
Total National Budget								790000		938000
In Percentage								16.04		15.39

¹⁷ The items which do not have any allocation for FY 2026-27 are not shown here separately. But their allocations for FY 2025-26 are added to the total.

APPENDIX-IV

Pro-poor Social Security Programmes: FY 2026-27

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2026-27 (In Lac)	Budget 2026-27 (Taka in Crore)	Objectives / Comment
1	Family Card Programme	MoSW	41.00	14,500.00	To provide cash assistance directly to female heads of households to promote their economic empowerment
2	Old Age Allowance	MoSW	62.00	5,239.25	To enhance the financial security and social status of the elderly poor
3	Allowance for Widow and Deserted Women	MoSW	30.00	2,535.12	To improve the financial security of the widow and destitute women, women's empowerment etc.
4	Disability Allowance and Education Stipend Programme	MoSW	39.00	4,715.45	To increase financial security for persons with disability and enhance their access to education
5	Underprivileged People's Livelihood Development Programme	MoSW	2.79	234.62	To improve the living standard of the unprivileged communities – transgender, Bede, tea labourers etc.
6	Financial Support Programme for Cancer, Kidney, Liver Cirrhosis, Paralyzed by Stroke, Born Heart Patients and Thalassemia	MoSW	0.65	650.00	To enhance access for vulnerable and poor people to expensive and specialized healthcare services
7	Rural Social Service (RSS) Programme: Revolving Small Loan	MoSW	–	30.00	To accelerate income generation of the landless and poor living in rural areas through microcredit and training
8	Urban Community Development (UCD) Programme: Revolving Small Loan	MoSW	–	14.40	To accelerate income generation of the urban poor through microcredit and training
9	Rural Mother Centre (RMC) Programme: Revolving Small Loan	MoSW	–	25.00	To accelerate income generation of the landless and poor mothers living in rural areas through microcredit and training
10	Trust for the Protection of Persons with Neuro-Developmental Disabilities	MoSW	3.15	40.03	To elevate the living standard of persons with neurodevelopmental disability
11	Physically Challenged Welfare Trust	MoSW	0.09	15.00	To improve the living standard of physically disabled people and promote their empowerment

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2026-27 (In Lac)	Budget 2026-27 (Taka in Crore)	Objectives / Comment
12	Combined Training and Rehabilitation Centre for Children	MoSW	0.04	37.18	Centres provide food and shelter, support and training to targeted poor children
13	Service and Support Centre for Persons with Disabilities	MoSW	14.00	87.91	To deliver essential support to poor persons with disabilities
14	Rehabilitation and Alternative Livelihood Programme for Persons Engaged in Begging	MoSW	0.40	12.00	To facilitate beggars with alternative employment and poverty reduction
15	Child Development Centres	MoSW	–	21.97	To support poor working parents by ensuring children's care, nutrition and safety
16	Government Shelter Homes	MoSW	–	17.60	To provide safe accommodation, legal support, counselling, healthcare, education and rehabilitation for women, children and vulnerable persons
17	Sarkari Shishu Poribar	MoSW	–	149.53	To provide shelter, food, education, healthcare, vocational training, and psychosocial support to orphaned, destitute and vulnerable children
18	Chotomoni Nibash	MoSW	–	9.87	To provide shelter, nutrition, healthcare, early childhood care and rehabilitation for abandoned, orphaned and vulnerable children aged 0–7 years
19	Food Support to Residents in Government Orphanages and Other Institutions	MoSW	–	16.47	Targets poor children in institutions, supporting them with food and nutrition aids
20	Grants to Non-Government Orphanages	MoSW	1.16	325.00	Targets poor children in non-government orphanages, supporting them with food (nutrition) aids
21	Development of the Living Standard of the Marginalized Professionals of Bangladesh	MoSW	–	22.00	To enhance the livelihoods and social inclusion of marginalized traditional occupational communities
22	Mother and Child Benefit Programme (MCBP)	MoWCA	18.95	1,968.20	A means-tested programme to provide nutritional support to mothers and newly born babies
23	Vulnerable Women Benefit (VWB) Programme	MoWCA	10.40	2,297.70	To ensure food security and improve the socioeconomic status of destitute rural women
24	Distressed Women and Children Welfare Fund	MoWCA	0.17	5.00	To provide financial support to poor women and children

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2026-27 (In Lac)	Budget 2026-27 (Taka in Crore)	Objectives / Comment
25	Improving Access and Retention Through Harmonized Stipend Program	SHED	65.27	3,125.16	A means-tested, pro-poor stipend programme to increase access to education and reduce dropout in secondary education
26	Stipend under Technical and Madrasah Education Division	TMED	11.80	576.08	Targets low-income, poor children, providing stipends in recognition of merit results
27	VGF Programme	MoDMR	176.00	1,222.83	To ensure food security for poor and destitute people
28	Relief Operation – General	MoDMR	18.00	2,342.03	To provide relief support to households facing shocks
29	Food for Work (FFW)	MoDMR	9.80	962.10	An individually targeted scheme generating seasonal food-based employment for the rural poor
30	Development of Rural Infrastructure (Earth Work)	MoDMR	16.00	1,510.00	To provide short-term employment to rural poor and to build and maintain rural roads
31	Employment Generation Programme for the Poorest (EGPP)	MoDMR	3.70	1,632.84	To provide short-term employment to enable poor households to cope with vulnerability
32	Employment Generation Programme for the Poorest Plus (EGPP+)	MoDMR	0.21	120.30	To provide seasonal employment to the poorest
33	Relief Activities	MoDMR	5.00	85.00	To provide timely support and relief to disaster-affected households
34	Relief Operation – Rehabilitation	MoDMR	10.32	70.00	To facilitate the rehabilitation and recovery of households affected by disasters
35	Relief Operation – Rehabilitation (House Grant)	MoDMR	0.47	28.00	
36	Valuation of Food under Food for Works	MoL	–	94.52	To generate seasonal food-based employment for the rural poor
37	Open Market Sale (OMS)	MoFd	122.52	3,411.42	To ease food price inflation and address the nutritional needs of disadvantaged population
38	Food Friendly Programme (FFP)	MoFd	55.00	4,561.32	To ensure food availability and accessibility for disadvantaged population
39	Fund for Rehabilitating People Affected by River Erosion	FD	–	100.00	To enhance resilience of poor flood and riverbank erosion victims

Sl. No	Name of the Programme	Ministry/ Division	Beneficiaries 2026-27 (In Lac)	Budget 2026-27 (Taka in Crore)	Objectives / Comment
40	Special Grant for the Development of Char, Haor and Backward Areas	FD	–	50.00	To improve the living standards of residents in char, haor and backward areas
41	Fund for Disaster Affected Marginal Farmer and Poultry Farm Owner	FD	–	50.00	To improve the living standards of marginalized population
42	Farmer Card Programme	MoA	42.50	1,400.00	To provide direct cash assistance and agricultural support services to poor farmers
43	Assistance for Agriculture Rehabilitation	MoA	0.85	700.00	To facilitate the rehabilitation of poor farmers affected by disasters
44	Rehabilitation Programme of Chattogram Hill Tracts Districts	MoCHT	–	447.85	To improve access to main roads and enhance irrigation facility in CHT regions
45	VGF Programme (Fisheries)	MoFL	15.00	674.68	To provide food support to vulnerable fishing households during fishing restriction periods
46	Unemployed Workers Protection Programme	MoLE	0.15	30.31	To provide financial support to unemployed workers
47	National Legal Aid Services Organization	MoLJ	2.10	31.21	To provide legal aid to insolvent litigants who are unable to access justice
48	Integrated Rural Employment Support Project for Poor Women (IRESPPW)	RDCD	0.13	34.65	To reduce poverty and improve the socio-economic empowerment of poor and disadvantaged rural women
Total budget allocation for all 48 pro-poor programmes:				56,229.60	

Ministry/Division Abbreviations

MoSW — Ministry of Social Welfare | MoWCA — Ministry of Women and Children Affairs | SHED — Secondary and Higher Education Division | TMED — Technical and Madrasa Education Division | MoDMR — Ministry of Disaster Management and Relief | MoL — Ministry of Labour | MoFd — Ministry of Food | FD — Finance Division | MoA — Ministry of Agriculture | MoCHT — Ministry of Chittagong Hill Tracts Affairs | MoFL — Ministry of Fisheries and Livestock | MoLE — Ministry of Labour and Employment | MoLJ — Ministry of Law, Justice and Parliamentary Affairs | RDCD — Rural Development and Cooperatives Division

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