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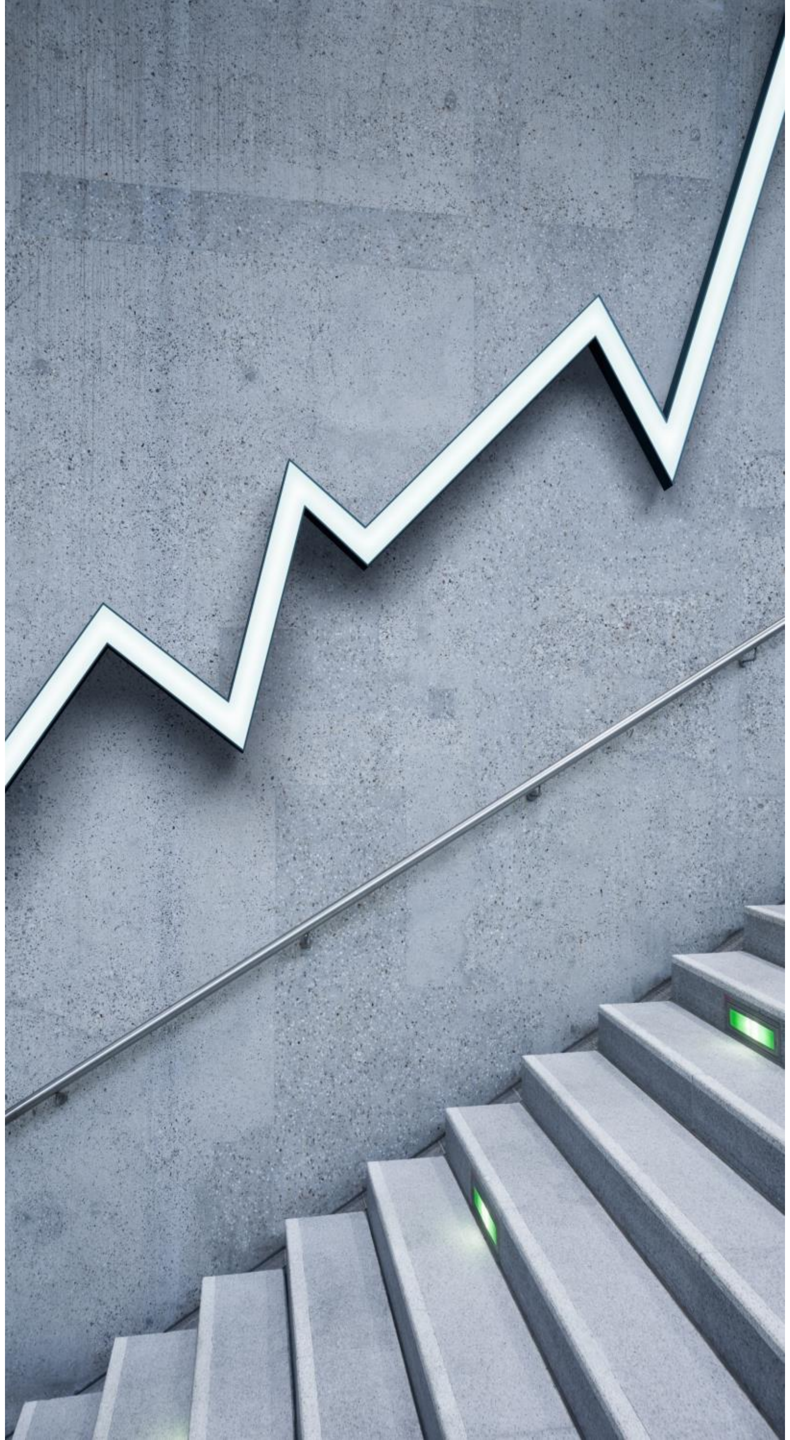
সেন্টার ফর পলিসি ডায়লগ (সিপিডি)
Centre for Policy Dialogue (CPD)

CPD-GIZ-EU Initiative

Inception of the ‘Social Insurance Forum’

25 January 2024



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1. INTRODUCTION

1. INTRODUCTION

- The government of Bangladesh is accelerating social security reforms in line with the National Social Security Strategy (NSSS) 2015
  - Following that, the government undertook National Social Insurance Scheme (NSIS) action plan from 2021-26 under the NSSS
  - NSIS advocates the implementation of social insurance (SI) as a key component of social protection to safeguard people against risks of falling into poverty, illness, unemployment, etc.
- The inclusion of social security provisions for citizens is embedded in Article 15 (d) of our national Constitution
- Bangladesh has acknowledged and taken action on the significance of social security as a fundamental approach to tackle the interconnected issues of poverty, unemployment, inequality, and marginalization
- With this in consideration, the government of Bangladesh has actively participated in shaping a comprehensive National Social Security Strategy (NSSS) aimed at lifting people out of poverty while taking into account the political, social, and economic realities of the country
- This Strategy goes beyond the conventional safety net concept, expanding its scope to encompass employment policies and social insurance, addressing the evolving needs of a middle-income Bangladesh
- The NSSS implies a shift from the current discretionary approach to a targeted universal approach for selected interventions to avoid leakages and deal with low coverage
- As an integral component of the NSSS, two Action plans have been formulated so far
  - Action plan for the period 2016-2021 and Action plan for period 2021-2026 (Phase II)

1. INTRODUCTION

- According to **Sir William Beveridge**, social insurance involves providing benefits up to the subsistence level in return for contributions, as a right and without means tests. This allows individuals the freedom to build upon it
- According to **ILO**, Social insurance aims to prevent individuals from experiencing poverty and hardship during emergencies or certain life events like retirement, disability, unemployment, or illness
  - It serves as a form of social welfare, offering insurance against economic risks and involves setting aside funds to compensate for losses, reducing the individual's risk with the collective effort of the social group
  - Funded through contributions from employees, employers, and sometimes the government and can be provided publicly or through the subsidisation of private insurance
- According to **NSSS** in Bangladesh defines social insurance as a compulsory contribution system for state assistance in sickness, unemployment, old age, disability, and more
  - It recommends establishing a SI Scheme initially for formal workers, with plans to extend coverage to the informal sector
  - To develop organizational capacity and formulate necessary legal instruments for the introduction of social insurance and social pension.
  - **Bismarck model:** People are entitled to get benefits in proportion to their amount of contribution
  - **Beveridge model:** everyone must pay premiums as stipulated by law and they are entitled to get benefits according to their age or other criteria

I. INTRODUCTION

- Introducing social insurance in Bangladesh has multiple benefits, preventing specific groups from falling into poverty and safeguarding against income loss due to factors like old age, disability, and unemployment to maintain living standards
  - It enhances workforce productivity by incentivizing formalization, skills development, and job search and cultivates social solidarity and trust through shared responsibility
  - It also complements and strengthens current social assistance and labor market protection programs, addressing diverse risks and groups and establishing synergies and connections among them
- In addition to the mentioned aspects, social insurance can notably alleviate the government's fiscal burden, considering its substantial contributions to social protection
  - As Bangladesh transitions from an LDC to a developing country, subsidy-based programs may decrease in compliance with international laws
  - Thus, social insurance becomes a mechanism to transform major social protection initiatives, lessening the government's financial burden, ensuring enhanced transparency, targeted beneficiary assistance, and improved program monitoring
  - Countries having social insurance includes - Thailand , Indonesia, France, Germany, Italy, Poland, China, Belgium, Spain, India, Russia, Brazil, Sweden, Japan, South Korea, Canada, Mexico

1. INTRODUCTION

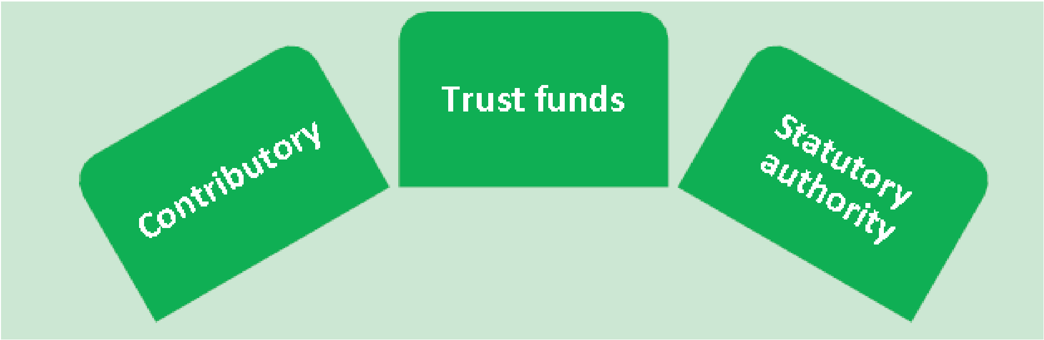
- CPD and GIZ have been collaborating on this initiative focused on social insurance
  - The goal is to foster a shared consensus among policymakers, experts, and stakeholders, all of whom play a crucial role in shaping effective social insurance policies
- This collaborative process is expected to:
  - address specific population needs
  - encourage informed decision-making
  - raise public awareness
  - identify and address legal, institutional, and operational challenges
  - ensure adaptability to changing conditions
  - promotes equity and inclusion, and
  - addresses legal and ethical considerations in the implementation of social insurance programs
- Furthermore, today's dialogue focuses on understanding the roles and responsibilities of each stakeholder, assessing institutional progress in the field of social insurance, and recognizing those entities that have made notable advancements thus fa

2. NATIONAL SOCIAL INSURANCE SCHEME (NSIS) UNDER NATIONAL SOCIAL SECURITY STRATEGY (NSSS)

2. NSIS 2021-26 UNDER NSSS 2015

- The Action plan explicitly specified some thematic clusters; the Social Insurance Cluster is one of them
- The primary goal of this cluster is to create essential legal frameworks and organizational capacities for the implementation of National Social Insurance Scheme (NSIS)
  - The action plan outlines specific activities required to establish Social Insurance (SI) in Bangladesh under ministries that are included in the Social Insurance Cluster
  - The activities are related to protection from the uncertainties associated with old age, disability, unemployment, and pregnancy
- Looking ahead to the NSSS for the period (2021-2026), the Finance Division has been designated as the coordinator for the cluster
  - Within the framework of the NSSS (2016-2021), the Financial Institutions Division (FID) serves as the coordinator of the 'Social Insurance Cluster'
- Through the action plan, social insurance is portrayed as a great tool for protecting working-age people, initially in the formal sector, while the informal sectors will also be covered subsequently
- The NSSS entrusts upon the Finance Division, Ministry of Labor and Employment, and Financial Institutions Division the responsibility of introducing a suitable framework of social insurance

2. NSIS 2021-26 UNDER NSSS 2015



- **Distinctive Feature:** As per the Action plan, the social insurance has three distinctive features which are –
  1. **Contributory**
  2. **Trust funds**
  3. **Statutory Authority**
- The NSIS cluster dictates actions for the cluster ministries to implement Social Insurance. Those ministries are as follows:

Sl.	Ministry / Division
1.	Finance Division - Coordinator
2.	Financial Institutions Division
3.	Health Services Division
4.	Medical Education and Family Welfare Division
5.	Ministry of Labour and Employment
6.	Ministry of Social Welfare
7.	Ministry of Expatriates' Welfare and Overseas Employment Children Affairs
8.	Ministry of Women and Children Affairs

2. NSIS 2021-26 UNDER NSSS 2015

2.1. Action Plan (Ministry):

To implement the reform proposals of the NSSS the following time-bound activities may be taken up -

Objectives	Activities	Performance Indicators	Timeframe	Responsible Ministry	Shared Responsibility
An unemployment insurance scheme is to be initiated	Conduct a study on possible options of unemployment insurance	Study report submitted to the FID and Cabinet Division	Dec-23	Ministry of Labour and Employment (MoLE)	FID
	Introduce unemployment insurance on a pilot basis	Unemployment insurance introduced in selected organizations	Jul-24		
	Expand unemployment insurance nationwide	Rolled out nationally	Jul-25		
Maternity Insurance	Coordinate with FID to incorporate maternity insurance in the NSIS.	Information supplied.	Sep-24	HSD	MEFWD, FID

CENTRE FOR POLICY DIALOGUE

2. NSIS 2021-26 UNDER NSSS 2015

2.1. Action Plan (Ministry):

To implement the reform proposals of the NSSS the following time-bound activities may be taken up -

Objectives	Activities	Performance Indicators	Timeframe	Responsible Ministry	Shared Responsibility
Mandatory insurance coverage for all aspirant migrant workers.	Issue a circular for providing mandatory insurance coverage for all aspirant migrant workers.	Issued circular.	December 2023	MoEWOE	
Activating thematic cluster committees	Capacity building of the thematic clusters.	Workshops or training programmes organized on thematic clusters.	At least 2 training Programmes each year	Cabinet Division	Line ministries
Engagement with development partners and the NGOs	Organize dialogues and conferences with DPs and NGOs.	Dialogues and conferences are organized at least 1 every year.	Continuous	Cabinet Division	GED

2. NSIS 2021-26 UNDER NSSS 2015

❑ 2.1. Action Plan (Ministry):

To implement the reform proposals of the NSSS the following time-bound activities may be taken up -

Objectives	Activities	Performance Indicators	Timeframe	Responsible Ministry	Shared Responsibility
Formulate NSSS Action Plan of the Second Phase	Complete the NSSS Action Plan.	Drafting of the NSSS Action Plan completed and submitted in the CMC.	Jun-21	Cabinet Division	Line Ministries/ Divisions
		The NSSS Action Plan of the Second Phase is printed and launched.	Dec-21		
	Monitoring the implementation progress of the NSSS Action Plan.	Mid-term progress report prepared.	Dec-23		
		Final Progress report prepared.	Dec-25		

2. NSIS 2021-26 UNDER NSSS 2015

2.1. Action Plan (Cluster):

To implement the reform proposals of the NSSS the following time-bound activities may be taken up -

Objectives	Activities	Performance Indicators	Timeframe	Responsible Ministry	Shared Responsibility
National Social Insurance Scheme (NSIS)	Review the study on the NSIS framework to determine its viability. Recommend suitable option of NSIS and support implementation.	A framework of NSIS is designed for pilots.	Jul-22	Finance Division	Financial Institution Division
Private pension	Support and coordinate the process of establishing the Pension Regulatory Authority.	Private pension authority established.	Jul-23	Finance Division	
Government Service Pension	Continue the programme	The programme continued.	Continuous	Finance Division	MoPA

2. NSIS 2021-26 UNDER NSSS 2015

2.1. Action Plan (Cluster):

To implement the reform proposals of the NSSS the following time-bound activities may be taken up -

Objectives	Activities	Performance Indicators	Timeframe	Responsible Ministry	Shared Responsibility
Regular consultation with members	Organize quarterly meetings	Quarterly meetings organized	Continuous	Finance Division	Regular consultation with members
Organize seminars/ workshops	Organize workshops/ inter-cluster consultation meetings	Annual seminars or consultations organized	Continuous	Finance Division	Organize seminars/ workshops

3. FIELD-LEVEL INFORMATION ON NSIS

3. FIELD-LEVEL INFORMATION ON NSIS

- This section deals with the field level experience from different ministry and departments on their progress on social insurance
  - In this context, several KIIs were conducted with representatives from public, private and international institutions such as –

- Financial Institutions Division (FID)
- Finance Division
- Ministry of Labor and Employment (MoLE)
- Ministry of Social Welfare
- Ministry of Expatriates' Welfare and Overseas Employment
- Health Services Division
- Health Economics Unit (HEU)
- Bangladesh Insurance Academy (BIA)
- Shadharon BIMA
- Academician
- UNDP
- ILO

3. FIELD-LEVEL INFORMATION ON NSIS

Social Insurance Cluster

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
The National Social Insurance Scheme (NSIS)	• The SSPS Programme of the Cabinet Division has conducted a study on the NSIS framework • The study report could play a key role in shaping the structure of the SI scheme for Bangladesh • However, additional insurance studies may be required, including actuarial assessment **Gap:** A suitable design for NSIS needs to be prepared.	• The suitable design for NSIS is still not developed
Meetings of the Cluster Committee	• The cluster must organize required meetings regularly	• As per the ministries, regular meetings and workshops are being organized regularly on NSSS • However, NSIS-specific discussions are not discussed widely • Besides, the progress on NSIS is not visible
Organize Seminars/ Workshops /joint meetings	• Several workshops were organized with support from SSPS Programme	

3. FIELD-LEVEL INFORMATION ON NSIS

Finance Division

Prog Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
Private Voluntary Pensions	• The Finance Division is working on it **Gaps** • A system of private pensions needs to be introduced	• Pension scheme is introduced • The participation is insignificant • The management of the fund is yet to be decided

3. FIELD-LEVEL INFORMATION ON NSIS

Financial Institution Division

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
National Social Insurance Scheme (NSIS)	• Presently there is hardly any social insurance system in place • Some fragmented initiatives from ministries that are limited • Collaborating with the Cabinet Division, FID, and IDRA to study the social insurance framework • Currently, SBC issues an insurance policy for covering death and accidental death in PPA, PA, and DD policies **Gaps** • In collaboration with the Cabinet Division, FD, FID, and IDRA, the MoLE can design a social insurance framework	• FID believes the coordination role will get back to FID once again • The FID promotes the modality where the insurance is a package of giving premiums and receiving the Insurance Proceeds if or when needed. The package can be either mandatory or voluntary • FID is interested in working with a mixed collaboration of two methods where both the premium and allowance basis systems work

- Formulation of laws and policies are dealt by FID and its related associations like Bangladesh Insurance Academy (BIA) and Insurance Development and Regulatory Authority (IDRA), Microcredit Regulatory Authority (MRA), etc.

3. FIELD-LEVEL INFORMATION ON NSIS

CENTRE FOR POLICY DIALOGUE

Ministry of Labor and Employment (MoLE)

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
Social insurance for the employees	• Several workshops organized, a ToR for pilot drafted, a situation analysis presented in national social security conference engaging MoLE, FID, IDRA and private sectors	• MoLE is currently implementing Employment Injury Insurance (EII) and Unemployment Insurance (UI) in the RMG sector • Earlier, a pilot initiative was implemented on EII • Maternity benefit programs are currently in place for industrial sector workers, though they do not operate under an insurance mechanism

3. FIELD-LEVEL INFORMATION ON NSIS

Ministry of Social Welfare

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
		• No SI initiatives are mentioned despite being a cluster ministry of SI cluster • The MoSW is not aware of social insurance-related schemes • MoSW promotes insurance as an allowance or as lumpsum money received by the beneficiaries without any premiums or against some insignificant premium

3. FIELD-LEVEL INFORMATION ON NSIS

CENTRE FOR POLICY DIALOGUE

Ministry of Expatriates' Welfare and Overseas Employment

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
Overseas employment	• Bangladesh made life insurance compulsory for aspirant migrants • The migrant workers have not been covered under this scheme • The aspirant migrants will receive compensation who will die or become disabled or partially disabled, but they will not get any compensation for job loss, or any other unexpected problems related to overseas employment since there is no general insurance policy for them	• MoEWOE initiated an insurance program for migrant workers in 2019 and subsequently revised it in 2023 to extend the duration of the coverage • If work-related incidents result in injury or death, affected workers or their families receive compensation • Workers contribute a one-time premium of BDT 990 for coverage, with a compensation cap of BDT 10 lacs.
	GAPS • General insurance policy for all aspirant migrant and migrant workers will be ensured with overseas workers included in the life insurance policy	• It has been implemented

3. FIELD-LEVEL INFORMATION ON NSIS

Health Services Division

Programme Name	Situation as per Action Plan Phase II	Findings from CPD-GIZ field investigation
Maternity Insurance	• Coordinate with FID to incorporate maternity insurance in the NSIS. • Information supplied.	• Maternity insurance is being introduced as part of the pilot SSK program in Tangail district • It is worth noting that the SSK initiative differs from the Social Insurance initiative • Additionally, HSD previously executed a maternity voucher scheme, which follows an allowance-based approach • Additionally, a Health Care Financing Strategy has been developed until 2030 to address maternity benefits, but it does not operate as an insurance mechanism. The strategy is integrated into the broader framework of universal health coverage (UHC) • HSD reports no specific initiatives undertaken to launch Maternity Insurance in collaboration with FID

3. FIELD-LEVEL INFORMATION ON NSIS

Health Economics Unit: The Health Economics Unit is a Bangladesh government regulatory agency under the Ministry of Health and Family Welfare of Bangladesh responsible for providing policy advice and recommendations on the health industry to the government

- HEU is currently working on Universal health care coverage under Health Care Financing Strategy 2012-2032
  - Where maternity benefits is a component
- However, any activity planned for maternity insurance is still absent
- **Challenges:** As per HEU, the following challenges exist in implementing maternity Insurance
  - Premium collection from different groups of beneficiaries
  - Absence of a central Body for premium collection, fund distribution, risk pooling
  - Insufficient availability of skilled health service providers can affect the uniformity in the quality of services across community hospitals. To address this, either the quality standards for all hospitals should be standardized, or premium distinctions should be made based on the varied service packages
  - In order to implement Maternity Insurance, the community or government hospital must have control over its financial management. However, this poses legal challenges under the law, which stipulates that state-owned institutions are not permitted to possess financial autonomyService

3. FIELD-LEVEL INFORMATION ON NSIS

CENTRE FOR POLICY DIALOGUE

International Labour Organization

- According to ILO's convention, there are nine principal branches of social security, namely medical care, sickness, unemployment, old age, employment injury, family, maternity, invalidity, and survivors' benefits [Convention, 1952 (No. 102)] and ILO has developed standards for all nine branches
- As per ILO, the mentioned social security programmes (unemployment, accidental injury or death, sickness, and maternity insurance) fit with the working age/ working class
- ILO, believes the coordinator of NSSS should be MoLE, Given –
  - MoLE is a single ministry directly working with the working class, trade employees and
  - Already has firsthand experience managing two funds (BLWF & Central Fund)
  - Labour ministry is the lead organization in other developing and developed countries for implementing SI
- **Challenges**: As per ILO, the following challenges exist in Bangladesh in implementing social insurance
  - Lack of a strong institutional build to manage the contribution pool through solidarity
  - Understanding of social insurance among government officials is still opaque

3. FIELD-LEVEL INFORMATION ON NSIS

United Nations Development Programme:

- According to UNDP, social protection programmes in Bangladesh revolve mainly around distributing food, providing cash transfers, free vaccinations for infants, education stipend, disability support, maternity care, medical assistance, widow assistance, sick leave, and work injury coverage.
- In order to effectively reduce social and economic risks, food shortages, and related hardships for vulnerable populations, it is important that these programs are properly coordinated and integrated within a coherent institutional framework
- Against this background, UNDP supported the Government to roll out the National Social Security Strategy through the Social Security Policy Support (SSPS) Programme
- **Challenges:** As per UNDP, the following challenges exist in Bangladesh in implementing social insurance –
  - Ministries have different views regarding the definition of social insurance, funding mechanism, coverages, a coordinating body, model of social insurance, and right responsible body for each scheme
  - Deciding on the right coordination body as the Finance Division has the authority to authorise the funding of any scheme while the Financial Institution Division works on market-based insurance schemes through IDRA

4. THE GAPS IN IMPLEMENTING NSIS

4. THE GAPS IN IMPLEMENTING NSIS

4.1. Conceptual Gaps

- **Definition:** The definition of Social Insurance among the ministerial bodies, development partners and implementing agencies is still not uniform
  - However, every ministerial body agree that Bangladesh is still not ready to operate social insurance through the collection of premiums only and still will require funding from the government
- **Modelling:** Even though the NSSS Action Plan Phase II mentioned two modeling for social insurance, it provides discretion to the social insurance cluster and CMC is to finalize the design. So far there hasn't been any progress in selecting a model to follow centrally
- **Lack of an Integrated Framework:** Countries where social insurance is already in place have an umbrella framework (such as China), where the amount of premiums, collection process services and providers are mentioned under one frame
- **Accidental Injury and Disability:** Any activity planned for accidental injury and disability insurance is absent
  - Any concerned ministry has not been assigned for accidental injury and disability

4. THE GAPS IN IMPLEMENTING NSIS

CENTRE FOR POLICY DIALOGUE

4.2. Legal and Planning Gaps:

- Both the strategy and the action plan indicate introducing a National Social Insurance Scheme that would address sickness, maternity pay and protection, old age pensions, employment injury insurance, unemployment insurance etc but –
- Currently there is no established legal framework for social insurance in Bangladesh
- While the constitution serves as the legal foundation for the nation's social protection interventions, there are no additional distinct laws and regulations specific to various ministries that both mandate and guide their actions related to social insurance
    - Almost all concerned sectors have no legal development for social insurance and most ministries have mandates to provide social protection schemes that traditionally don’t fall under the insurance terminology
- Some ministries have laws that contradict the implementation of activity listed under the action plan
- However, recently Universal Pension Management Act-2023 has been formulated for pension schemes only
    - There is no effective strategy involving fund management which results in lower participation

4. THE GAPS IN IMPLEMENTING NSIS

CENTRE FOR POLICY DIALOGUE

4.3. Institutional Gap:

- There is no central body solely assigned for implementing social insurance in Bangladesh that will work on –
  - Formulating of SI-related laws, rules and regulations
  - Transferring and pooling risks
  - Collecting and managing funds for the mentioned four SI
  - Overseeing and monitoring the service provider (financial, medical, customer care)
- By the Insurance Act 2010, the Insurance Development and Regulatory Authority of Bangladesh (IDRA) is assigned to handle insurance-related activity in Bangladesh.
  - However, IDRA's activity aligns with market-based insurance and IDRA still lacks any mandate and required capacity to oversee Social Insurance
- There exists no institutional memory; from the coordination body of SI being changed to the focal person of each ministry keeps changing over the years.
  - The knowledge attained from the workshop and meeting gets lost due to the lack of documentation

4. THE GAPS IN IMPLEMENTING NSIS

CENTRE FOR POLICY DIALOGUE

4.4. Operational Gaps:

- Operating social insurance in Bangladesh will require an implementing body linked with the service providers, monitoring agency and fund managers
- Operational setup tailored to each insurance is required as providing maternity insurance varies from the system needed to provide unemployment insurance
- Functioning social insurance is challenging due to asymmetric information moral hazard. Preventive actions are required to avoid such hazards
- In the transformation phase, tracking the progression of safety net beneficiaries under the social insurance coverage is non-existent
  - Attempts to unify social insurance schemes and social assistance programs using a digital platform are absent
- Fully functional social insurance requires skilled human resources, which is absent in the current context of Bangladesh.
- The current insurance employees (agents) lack communication, computers, and financial knowledge skills
- Lack of skilled actuaries is a reason for another challenge
- There is a requirement for risk assessments and awareness raising exercises training, research and guidance materials

4.1 GAPS AS A CASE STUDY ON MATERNITY INSURANCE

Conceptual gaps:

- The establishment of maternity insurance will require a systematic and comprehensive approach to understanding maternal health challenges and conceptualizing and designing insurance schemes which is absent in the current context
- There is still gap on who will pay the premium, what would be the age duration, from when the premium should be paid

Legal & planning gap:

- The Bangladeshi Labor Law Act 2006 (later amended and implemented as Labor Law Act 2013) has sections 45 through 50 of Chapter IV assigned to maternity benefits, in which section 46 solely focuses on maternity leave policies
- However, there are no policies, rules or regulations to defining maternity insurance, funding procedure, premiums, service providers and their roles

Organisational gap:

- There is no organisational setup to oversee, monitor or execute maternity insurance under MMEFWD and FD

Operational gap:

- There are still no fixed healthcare institutes (Public, Community or private or in collaboration with all) to provide maternity insurance
- There is no service provider assigned to collect premiums

5. SOCIAL INSURANCE FORUM (SIF)

5. SOCIAL INSURANCE FORUM (SIF)

CENTRE FOR POLICY DIALOGUE

Conceptual gaps

- Definition
- Modelling
- Integrated Framework
- Absence of Activity planned

Legal gaps

- Absence of a central legal framework (law/Act)
- Absence of schemes wise laws, rules regulations (Except universal pension schemes)

Institutional gaps

- Non-existent Central Body
- Absence of Service providers for different SI schemes
- Absence of Institutional memory

Operational gaps

- Absence of operational set-up tailored to each scheme
- Unskilled manpower
- Lack of actuaries
- Prevention strategy from moral hazards & asymmetric information

Required Actions

- Bridging the knowledge gap
- Defined organizational and operational workflow (Rules of procedure)
- Facilitating the framework development
- Networking with the concerned stakeholders
- Tracking the thematic area-wise progress

SOCIAL INSURANCE FORUM

First SIF	Second SIF	Third SIF	Fourth SIF
(Maternity Insurance)	(Unemployment Insurance)	(Disability Insurance)	(Accidental Injury, Death)

5. SOCIAL INSURANCE FORUM (SIF)

CENTRE FOR POLICY DIALOGUE

- Taking into account of the action plan, strategies of the NISI under the NSSS, current progress and gaps in the implementing activities, CPD in partnership with GIZ has taken an initiative titled **"Establishing Social Insurance Forum (SIF): A Platform for Discussion on Implementing NSIS"**
- The main objective of the SIF will be to facilitate the implementation of the action plan with regard to the NSIS. Some specific activities of the SIF include-
  a) To identify the key national and international stakeholders, their possible role and level of engagement in the SIF to be formed for implementing NSIS;
  b) Exploring the issues and concerns with regard to regulatory, institutional and operational aspects related to implementing NSIS on unemployment insurance, maternity insurance, survivors' pensions, contributory pensions, invalidity benefits, etc.;
  c) Organising meetings with SIF members and representatives of the social insurance cluster;
  d) Selecting the suitable modes of discussion on different issues related to NSIS in a flexible and demand-driven manner, in consultation with SIF advisory committee members;
  e) Organising discussion meetings as per identified issues and mode of discussion in the scheduled timeline;
  f) Documenting the key findings of the discussion meetings and preparing meeting minutes, which will be circulated among the SIF members;
  g) Organising a national dialogue on SIF activities at the end of the project period;
  h) Undertaking a study titled "*Development of a Framework for Establishing Maternity Insurance in Bangladesh.*"

5. SOCIAL INSURANCE FORUM (SIF)

- **Way Forward**

Through the above-mentioned activities, SIF plans on achieving following agendas -

- Identify key takeaways from this dialogue, such as challenges, opportunities, and diverse perspectives on social insurance. Use these insights to inform stakeholders for future strategies
- Establish channels for continuous input from stakeholders, including policyholders, experts, and government representatives. Utilize periodic meetings to gather diverse perspectives before each SIF
- Work towards advocating policies that accommodate a holistic approach combining legal, operational and organisational
- enhance social insurance coverage and effectiveness. Engage with relevant authorities to influence positive changes based on the forum's recommendations

Disclaimer: The views expressed in this paper are those of the authors alone and do not necessarily reflect the views of the European Union (EU), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) Bangladesh, and Centre for Policy Dialogue (CPD). This publication was co-funded by the European Union.

Thank you