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Technical Assistance Report

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Transaction Technical Assistance (TRTA)
18 June 2021

Bangladesh: Strengthening Social Resilience Program

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Asian Development Bank

CURRENCY EQUIVALENTS

(as of 7 May 2021)

| | | |
|---------------|---|-----------|
| Currency unit | – | taka (Tk) |
| Tk1.00 | = | \$0.01179 |
| \$1.00 | = | Tk84.7667 |

ABBREVIATIONS

| | | |
|----------|---|-----------------------------------|
| ADB | – | Asian Development Bank |
| COVID-19 | – | coronavirus disease |
| M&E | – | monitoring and evaluation |
| NSIS | – | national social insurance scheme |
| NSSS | – | National Social Security Strategy |
| TA | – | technical assistance |

NOTES

- (i) The fiscal year (FY) of the Government of Bangladesh and its agencies ends on 30 June. “FY” before a calendar year denotes the year in which the fiscal year ends, e.g., FY2021 ends on 30 June 2021.
- (ii) In this report, “\$” refers to United States dollars.

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I. THE PROPOSED PROJECT

1. The proposed Strengthening Social Resilience Program aims to support the Government of Bangladesh in strengthening the social resilience of its people. It is consistent with the country partnership strategy, 2016–2020 of the Asian Development Bank (ADB) for Bangladesh, which prioritizes investments in human capital through social protection programs and improved rural livelihoods;¹ and with ADB's Strategy 2030 and the operational priorities on addressing remaining poverty, accelerating progress in gender equality, and strengthening governance and institutional capacity.² The proposed programmatic approach, consisting of two subprograms, is proposed to design and support sequenced policy packages to enhance inclusive and responsive social development in Bangladesh.

2. The program's impact will be strengthened social resilience of Bangladesh's people. The outcome will be improved inclusiveness and responsiveness of social development. The program has three reform areas: (i) coverage and efficiency of social protection improved, (ii) financial inclusion of disadvantaged people improved, and (iii) response to life cycle social and health needs strengthened. The overall program is estimated to cost \$500 million from ADB's ordinary capital resources.

II. THE TECHNICAL ASSISTANCE

A. Justification

3. Bangladesh has made great strides in poverty relief, halving its poverty incidence from 48.9% in 2000 to 20.5% in 2019.³ But while many people have lifted from chronic poverty, a substantial number still live in vulnerable conditions. These people are sustaining their lives by day work and are highly vulnerable to shocks such as major illnesses and external events. The 2016 Household Income and Expenditure Survey (HIES) indicated that in addition to the highly poor segment, 18.6% of the population still remained vulnerable.⁴

4. Urbanization and demographic changes have further altered the social profile in Bangladesh. The share of the urban population has doubled from just 20% in 1990 to nearly 40% in 2019. Poverty declined in both urban and rural areas, but the decline was greater in rural areas. The number of rural poor fell from 52 million in 1995 to less than 38 million by 2016, while urbanization kept the number of urban poor at about 12 million.⁵ The share of elderly people (aged 60 and over) is estimated to increase from 7.1% in 2015 to 9.6% by 2025, and to reach 22.0% by 2050.⁶ This has critical implications on the needs of elderly people for social protection since Bangladesh has not yet established a comprehensive pension system. The 2016 HIES indicated that almost 50% of the elderly population were in a poor or vulnerable status. The poverty profile is more diversified in Bangladesh, and vulnerability is a key development challenge.

¹ ADB. 2016. [Country Partnership Strategy: Bangladesh, 2016–2020](#). Manila. The new country partnership strategy for 2021–2025 is under preparation.

² ADB. 2018. [Strategy 2030: Achieving a Prosperous, Inclusive, Resilient, and Sustainable Asia and the Pacific](#). Manila.

³ Government of Bangladesh, Bangladesh Bureau of Statistics. 2019. *Bangladesh Statistics 2019*. Dhaka.

⁴ Bangladesh defines vulnerable population as having an income above the national poverty line but below a level of 25% more, i.e. below 1.25 times the national poverty line.

⁵ While the urban poverty rate declined in relative terms because of the increase in the total urban population, the absolute number of urban poor remained fairly constant.

⁶ Government of Bangladesh, Planning Commission, General Economics Division. 2020. *Midterm Progress Review on the National Social Security Strategy*. Dhaka.

5. The coronavirus disease (COVID-19) pandemic had a large impact on Bangladesh's socioeconomic situation. The economy took a particularly sharp turn in April–May 2020 when international trade and remittances declined substantially. Unemployment surged to 22.4% during April–July 2020, from 2.1% in March 2020.⁷ Those hit hardest by the pandemic were the poor and vulnerable people, who faced further impoverishment or fell back into poverty.

6. To mitigate the impact of COVID-19, the government introduced stimulus packages in March 2020, including financial support for health workers and for employment-generation. In late 2020, international trade and remittances began to recover, and the unemployment rate declined to 3.8% in September 2020. However, as the uncertainty of a prolonged COVID-19 pandemic remains, it is imperative for Bangladesh to continue its social protection agenda to further mitigate the impacts of the pandemic, particularly on the poor and vulnerable people, and to maintain the efforts toward sustainable development.

7. **Social protection development.** The early development on social protection in Bangladesh focused mainly on post-disaster relief to support affected people. Food security programs also began early on, targeting the extreme poor in rural areas and seasonal poverty during lean agricultural periods. However, many safety net programs were launched ad hoc to meet the needs of the moment. This led to the creation of more than 100 programs involving multiple implementation ministries and agencies, created duplications, and undermined the efficiency of the social protection system. Moreover, the gap between social needs and government response began to widen because the current social protection system does not take into account the diversified needs of a rapidly urbanizing country and the associated risks across different stages of life.

8. **Development constraints.** The government recognized these challenges and formulated the National Social Security Strategy (NSSS) in 2015 to improve social inclusiveness and respond more efficiently to the changing social needs by streamlining and strengthening the social protection system.⁸ The NSSS serves as the government's overall framework for social development and presents its long-term vision of building an inclusive social protection system to prevent poverty and inequality and contribute to broader human development. It also defines the medium-term reform targets of making more efficient use of social protection resources, strengthening the delivery of social protection benefits, and moving toward a more inclusive form of protection that meets diversified needs. To attain the reform targets, the NSSS presents two areas: program reform and institutional reform. The program reform has four main agendas: (i) improving the coverage and quality of key social protection programs, including programs for children, working-age people, vulnerable women, and elderly people; (ii) extending social protection into new areas (e.g., protection for people with disabilities and the urban poor); (iii) establishing a national social insurance scheme (NSIS); and (iv) consolidating the main social protection programs. The institutional reform aims to (i) strengthen cross-ministerial coordination, (ii) develop an integrated administration system across programs, (iii) improve financial inclusion by extending the government to person payment system, (iv) strengthen the grievance redress mechanism, and (v) establish results-based monitoring and evaluation (M&E).

9. The NSSS also highlights the key issues of social safety net programs: (i) inadequate coverage and benefits, (ii) fragmentation because of too many small programs, and (iii) narrow

⁷ The government conducted a quick survey of households in September 2020 by calling 2,040 mobile phone numbers drawn from random sampling (Government of Bangladesh, Bangladesh Bureau of Statistics. 2020. *Report on Perception Survey of Livelihood 2020*. Dhaka).

⁸ Government of Bangladesh, General Economics Division Planning Commission. 2015. *National Social Security Strategy (NSSS) of Bangladesh*. Dhaka.

scope of social protection. In addition, it views the development of advanced financial and digital technologies as key to attaining the financial inclusion of disadvantaged people and to strengthening social resilience in Bangladesh. It suggests a conceptual change in social protection from the current fragmentation to a system based on a lifecycle approach. The life cycle approach aims to address causes of poverty at different stages of life, from birth to old age. For example, it covers maternal support to reduce the economic risks associated with pregnancy and early childhood, and support for the elderly to mitigate the risks associated with old age and disabilities. The current social protection scope in Bangladesh is too narrow to meet the varying social and health needs of a life cycle. The proposed program will assist the government in improving the (i) coverage and efficiency of social protection, (ii) financial inclusion of disadvantaged people, and (iii) response to life cycle social and health needs.

10. To ensure that the impacts of the proposed program are sustainable, the government's continued efforts and commitment are necessary. The program is not only to improve the existing social protection programs but also to reform the system by broadening the scope of social protection and including cross-sector considerations. Therefore, the attached transaction technical assistance (TA) will help conduct evidence-based M&E of the reforms' implementation, and technical and policy analyses of associated issues. The TA will also be instrumental in preparing the ground for piloting an NSIS to mitigate the risks of falling into poverty.⁹ It will help strengthen the awareness and knowledge of policymakers and the public of the key aspects of inclusive and responsive social development. The aim is to improve people's basic technical, financial, and digital literacy to build a firm consensus on the reforms among all stakeholders.

11. The proposed TA is included in the country operations business plan for Bangladesh 2021–2023.¹⁰

B. Outputs and Activities

12. **Output 1: Monitoring and evaluation of the reforms supported.** The TA will develop frameworks for evidence-based M&E in the core reform areas, in line with the proposed program: (i) social protection, including coverage, management and administration through management information systems, consolidation of social protection programs, and a national social insurance scheme; (ii) financial inclusion; and (iii) health preparedness and response. Based on the frameworks, the progress of activities under each policy action will be monitored and achievements will be evaluated. It will also prepare progress reports in the core reform areas and make recommendations for a sustainable and effective M&E system.

13. **Output 2: Capacity for developing policies on sustainable social inclusiveness and responsiveness strengthened.** To further support the sustainability of reform impacts, the TA will help improve the capacity of ministries and agencies for further policy development in the core reform areas. Under output 2, the TA will conduct technical and policy analyses of (i) the social protection system, (ii) urban health care, and (iii) financial inclusion. Under (i), it will provide technical support to the relevant line ministries for the preparation of their respective program consolidation framework and planning. It will also provide technical advice on (i) social protection for urban populations, (ii) an integrated social protection registry using management information systems, and (iii) the NSIS. In line with the National Urban Health Strategy, the TA will provide technical

⁹ The current social protection system in Bangladesh focuses on social assistance in the form of poverty relief but has limited capacity for preventing poverty. The NSSS therefore suggests to broaden the scope of social protection, for instance through a nationwide social insurance scheme.

¹⁰ ADB. 2020. [Country Operations Business Plan: Bangladesh 2021–2023](#). Manila.

support for the initial policy priorities, such as health and human resource development and operational improvements in urban health care facilities. The analysis of financial inclusion will cover (i) a market analysis of digital financial services, including the evaluation of feedback by providers and users of digital financial services; and (ii) measures to encourage the use and acceptance of digital payments. The findings and recommendations of technical and policy analyses will be discussed with and disseminated to the ministries and agencies concerned.

14. **Output 3: Knowledge of inclusive and responsive social protection improved.** The TA will support in the conduct of (i) in-depth technical discussions and policy dialogue with government stakeholders on the core reform areas to help strengthen their technical and policy knowledge, and (ii) seminars and training sessions for the public to strengthen people's awareness and knowledge of social insurance and access to urban health care services, and improve their digital and financial literacy. The public activities will particularly target poor and vulnerable women and men; and provide relevant training modules to suit training needs, including training of trainers, development of training module on digital and financial literacy, and training on communication strategy with focus on women's participation in the training activities. To effectively raise public awareness of social inclusion and improve digital and financial literacy, related materials will be prepared in the local language.

C. Cost and Financing

15. The TA is estimated to cost \$1,258,000, of which \$1,200,000 will be financed on a grant basis by the Japan Fund for Poverty Reduction. The key expenditure items are in Appendix 1.

16. The government will provide counterpart support in the form of counterpart staff, assistance in arranging meetings with related agencies, and other in-kind contributions. TA funds will be disbursed in accordance with the *Technical Assistance Disbursement Handbook (2020, as amended from time to time)*.

D. Implementation Arrangements

17. ADB will administer the TA. Its South Asia Department will select, supervise, and evaluate the consultants in consultation with the Finance Division of the Ministry of Finance. ADB will recruit, supervise and evaluate two consulting firms with international and national consultants.

18. The implementation arrangements are summarized in the table below.

| Implementation Arrangements | | | |
|----------------------------------|---|-----------------------------------|-----------|
| Aspects | Arrangements | | |
| Indicative implementation period | July 2021–December 2023 | | |
| Executing agency | Ministry of Finance (Finance Division) | | |
| Implementing agencies | (i) Cabinet Division (ii) Bangladesh Bank (iii) Ministry of Health and Family Welfare | | |
| Consultants | To be selected and engaged by ADB | | |
| | Firm: QCBS (90:10) | Social protection and health firm | \$408,410 |
| | Firm: QCBS (90:10) | Financial inclusion and MIS firm | \$511,920 |
| | ICS | International/national | \$136,670 |

| Aspects | Arrangements |
|--------------|--|
| Disbursement | The TA resources will be disbursed following ADB's <i>Technical Assistance Disbursement Handbook</i> (2020, as amended from time to time). |

ADB = Asian Development Bank, ICS = individual consultant selection, MIS = management information system, QCBS = quality- and cost-based selection, TA = technical assistance.

Source: Asian Development Bank.

19. **Consulting services.** ADB will engage the consultants following the ADB Procurement Policy (2017, as amended from time to time) and its associated project administration instructions and/or staff instructions.¹¹ It will engage (i) individual international and national consultants, including resource persons, and (ii) two firms—one specialized in social protection and health, the other in financial inclusion and MIS. The firms will be engaged under the quality- and cost-based selection method, with a quality–cost ratio of 90:10 because of the highly specialized expertise required.

¹¹ Terms of Reference for Consultants (Appendix 2).

COST ESTIMATES AND FINANCING PLAN
(\$'000)

| Item | Amount |
|---|----------------|
| A. Japan Fund for Poverty Reduction^a | |
| 1. Consultants | |
| a. Remuneration and per diem | |
| i. International consultants | 730.0 |
| ii. National consultants | 267.0 |
| b. Out-of-pocket expenditures | |
| i. International and local travel | 40.0 |
| ii. Miscellaneous administration and support costs | 8.0 |
| 2. Survey | 20.0 |
| 3. Training, seminars, and workshops ^b | 30.0 |
| 4. Miscellaneous administration and support cost ^c | 15.0 |
| 5. Contingencies | 90.0 |
| Total | 1,200.0 |

Note: The technical assistance (TA) is estimated to cost \$1,258,000, of which contributions from the Japan Fund for Poverty Reduction, are presented in the table above. The Government of Bangladesh will provide counterpart support in the form of counterpart staff, assistance in arranging meetings with related agencies, and other in-kind contributions. The value of government contributions is estimated to account for 4.8% of the total TA cost.

^a Administered by ADB.

^b Including venue rental; participants' travel and accommodation; interpretation, translation, and other logistics; and administration costs for conferences, seminars, workshops, training, research networking, and other high-level meetings. All workshops, study visits, training sessions, or seminars must be conducted in ADB member countries.

^c Including editing and translation of documents and other logistical and administration costs.

Source: Asian Development Bank estimates.

TERMS OF REFERENCE FOR CONSULTANTS

1. The technical assistance (TA) will require a total of 103 person-months of consulting services (2 firms and a pool of individual consultants and resource persons). The international consultant should preferably have a master's degree or equivalent with about 8 years of international experience in the areas of expertise. The national consultants should preferably have a bachelor's degree or equivalent and about 5 years of professional experience in the areas of expertise. Consultants will be engaged in accordance with the Asian Development Bank (ADB) Procurement Policy (2017, as amended from time to time) and its associated project administration instructions and/or staff instructions. The TA activities and deliverables are aligned with the proposed Strengthening Social Resilience Program. The consultants will be responsible for the timely submission of TA outputs and deliverables and organizing and implementing all TA activities. All reports should be of high quality and produced in English. Precise work timelines and deliverables with dates will be defined at inception stage, documented in the final inception report, and agreed upon with the executing agency and ADB.

1. Consulting firm

2. **Social protection – health firm** (international: 19 person-months; national: 25 person-months; intermitted). Aligned with ADB's Strengthening Social Resilience Program (the program), a firm will work on the following major three areas by focusing on the issues of social protection and health: (i) monitoring and evaluation of the progress and achievement of reforms and policies supported by the program, (ii) technical supports in developing policies for sustainable social inclusiveness and responsiveness, and (iii) knowledge on social inclusion and responsiveness. A firm should have professional knowledge and experiences in the monitoring, evaluation and analytical works on the social protection and the health sector, particularly the issues of social protection program consolidation, social protection for urban poor, social insurance scheme, and urban health. A firm should also have a good track record and significant knowledge on the social protection and urban health of Bangladesh. Experts of the firm include: (i) Team leader/social protection specialist, (ii) social protection harmonization specialist, (iii) social insurance specialist, (iv) program monitoring and management expert (social protection), (v) grievance redress system expert (social protection), (vi) health specialist (urban health), and (vii) health program monitoring and management specialist. Major tasks and deliverables are below:

- (i) Closely work with the executing agency, the implementing agencies, ADB and other consultants;
- (ii) Aligned with ADB's Strengthening Social Resilience Program (the program), prepare evidence-based monitoring and evaluation frameworks for the progress and achievement of reforms supported by the program, focusing (a) social protection related policy actions; and (b) health related policy actions;
- (iii) Based on the framework of evidence-based monitoring and evaluation, monitor the progress of activities and reforms, and evaluate the achievements. Collect data and information for the evaluation of performance indicators which are included in the program;
- (iv) Prepare progress reports, including a summary of monitoring and evaluation in respective areas with recommendations for a sustainable and effective monitoring and evaluation. Submit draft progress reports to the executing agency, the implementing agencies and ADB, and complete the reports by incorporating their comments;
- (v) Provide technical supports to the relevant line ministries to help prepare their respective frameworks and planning of social protection program consolidation;
- (vi) Help facilitate the cross-ministerial consultation and stakeholders' discussions on the framework of national social insurance scheme (NSIS) to identify a type of insurance to

- be first developed, and select a model of insurance scheme for the identified type of insurance to be adopted in Bangladesh;
- (vii) Provide technical support for a pilot of the identified type of social insurance, based on the selected model of NSIS;
 - (viii) Provide technical supports to the analysis on social protection for urban poor; and the assessment of the current grievance redress system (GRS), focusing on the centralized GRS, to identify the gaps to further improve GRS, particularly to align with the digitalization of delivery of social protection benefits;
 - (ix) With the financial inclusion and MIS firm, support the government in confirming a model of integrated social protection registry system, based on the existing social protection related MISs and national ID database;
 - (x) In line with the national urban health strategy (NUHS), provide technical support in initial policy priorities, potentially including issues of institutional strengthening, human resource development for urban health;
 - (xi) Support in organizing workshops, seminars and training for relevant line ministries and agencies.

3. Financial inclusion – MIS firm (international: 22 person-months; national: 27 person-months; intermitted). Aligned with ADB's Strengthening Social Resilience Program (the program), a firm will work on the issues of (a) financial inclusion of disadvantaged people and (b) social protection management information system, including potential registry system of social protection beneficiaries. The major scope of the assignment will cover: (i) monitoring and evaluation of the progress and achievement of reforms supported by the program, (ii) technical supports in those two focal issues, and (iii) capacity and knowledge strengthening on those focal issues. A firm should have professional knowledge and experiences in the monitoring, evaluation, and analytical works on those focal issues. A firm should have professional knowledge on the focal issues of Bangladesh. A firm also should have a good track record and significant knowledge on (i) enhancing financial inclusion in developing countries, including the accessibility to mobile financial services (MFS), and (ii) analyzing and designing a management information system (MIS) of public budget management and social protection beneficiaries' registry. Experts of the firm include: (i) team leader (financial inclusion specialist), (ii) MFS market analyst, (iii) digital payment specialist, (iv) digital and financial literacy (DFL) specialist, (iv) public management information specialist, (v) business process of social protection management information specialist, (vi) MIS specialist, (vii) database management specialist, and (vii) information and communication technology infrastructure specialist. Major tasks and deliverables are below:

- (i) Closely work with the executing agency, the implementing agencies, ADB and other consultants;
- (ii) Aligned with ADB's Strengthening Social Resilience Program (the program), prepare evidence-based monitoring and evaluation frameworks for the progress and achievement of reforms supported by the program, focusing (a) social protection management information related policy actions and (b) financial inclusion related policy actions;
- (iii) Based on the framework of evidence-based monitoring and evaluation, monitor the progress of activities and reforms, and evaluate the achievements. Collect data and information for the evaluation of performance indicators which are included in the program;
- (iv) Prepare progress reports, including a summary of monitoring and evaluation in respective areas with recommendations for a sustainable and effective monitoring and evaluation. Submit draft progress reports to the executing agency, the implementing agencies and ADB; and complete the reports by incorporating their comments;
- (v) Conduct (a) market analysis of digital financial services, including evaluation of feedback on usability of and access to digital financial services by providers, retailers and users,

- and (b) analysis of measures to promote the use and acceptance of digital payments, including detailed modality of a potential fund for promoting digital payments;
- (vi) Develop training module in Bengali on DFL including needed knowledge on use of MFS, and including training on communication strategy, targeting the disadvantaged groups and highlighting women's participation in those activities, with the training materials in local languages;
 - (vii) Conduct training on trainers on DFL and MFS; and conduct pilot trainings on DFL and MFS, as a part of trainers' training.
 - (viii) Analyze detailed functions of social protection budget management MIS, including its interoperability with other MISs under other line ministries, and connection with national ID database; Identify areas and issues to further strengthen the function of social protection budget management MIS to fully standardize and integrate the administration system of social protection programs; Support the capacity development of relevant ministries for the sustainable operation of the central MIS (social protection budget management MIS);
 - (ix) Analyze options for establishment of an integrated registry system of social protection beneficiaries over various social protection programs, including a potential to expand the capacity of the abovementioned social protection budget management MIS to cover the function of registry system;
 - (x) With the social protection-health firm, support the government in confirming a model of integrated social protection registry system, based on the existing social protection related MISs and national ID database; and
 - (xi) Support in organizing workshops, seminars and training for relevant line ministries and agencies.

4. **Pool of individual consultants and resource persons** (international: 5 person-months; national: 5 person-months; intermitted). Each expert will work closely with ADB, the executing agency and implementing agencies. The international experts should have master's degree in the areas relating to the below-explained focal issues and 8 years relevant professional experiences. The national experts should have bachelor's degree in the areas relating to the below-explained focal issues and 5 years relevant professional experiences. The international experts should have significant knowledge and professional working experiences on the issues of (i) social protection, particularly (a) social protection consolidation, (b) protection for urban poor, and (c) social insurance (unemployment insurance, work injury insurance), (ii) financial inclusion and MFS, and (iii) urban health. They will provide quick technical supports to the relevant ministries on those focal issues respectively to facilitate the needed policy implementation and development. The national experts should have detailed knowledge and working experiences in those issues of Bangladesh. They should have in-depth knowledge on the government's institutional arrangements, including responsibilities and authorities of relevant ministries and agencies on those focal issues. The national experts will closely work with the relevant ministries and international experts.