



Government of the People's Republic of Bangladesh
Finance Division, Ministry of Finance



FIELD INSPECTION REPORT

PFM Practices on the Ground in Chapainawabganj District & Shibganj Upazila, Chapainawabganj

26-27 May 2024



Strengthening Public Financial Management Program to enable
Service Delivery



Executive Summary

Challenges of G2P Payments via Agent-Banking & Mobile Financial Services

Disbursing social safety net payments through agent banking, Bank Asia, in Chapainawabganj and Shibganj presents several challenges for both customers and service providers. For customers, limited awareness and financial literacy, especially among rural populations, can lead to confusion and mistrust of agent banking services. Accessibility issues are prevalent, with long distances to agent banking outlets and inconsistent availability of agents, compounded by technical barriers such as difficulty using mobile phones and poor mobile network coverage. Security concerns, including fear of fraud and insufficient transaction security measures, add to the hesitation. Additionally, the process can be slowed down by complicated paperwork and difficulties in verifying identity, especially if proper identification documents are lacking. Irregular payment schedules also add to the financial uncertainty for customers.

Service providers face infrastructure and resource constraints, including an insufficient number of agent banking outlets and limited technological infrastructure in rural areas. Capacity building is crucial, requiring continuous training and support for agents and efforts to recruit and retain skilled personnel. Providers must also implement robust security measures to prevent fraud and address incidents of fraud or misconduct among agents, while ensuring reliable and secure transaction systems to mitigate technical glitches and downtime. Addressing these challenges is essential for improving the efficiency and effectiveness of social safety net payment disbursements through agent banking.

Capacity Strengthening Needs for District-Level Health Teams

The District Health Complex in Chapainawabganj District and Upazila Health Complex, Shibganj Upazila faces several capacity challenges:

- **Manpower and Professional Shortages:** There is a severe shortage of healthcare professionals across the district and Upazilas, a problem common to many regions. This shortage affects the ability of hospitals to provide adequate care and utilize existing resources.
- **Underutilization of Equipment:** Hospitals are equipped with advanced and exclusive medical equipment. However, due to the lack of qualified doctors and healthcare professionals, these machines often sit idle, representing a significant waste of resources and potential.
- **Hospital Upgradation Issues:** A notable case is the Chapainababgonj hospital, which was upgraded from a 100-bed facility to a 250-bed hospital. This upgrade, approved by the Health Ministry in May 2023, should classify it as a general hospital under the economic code of the iBAS system. Unfortunately, this upgrade has not yet been reflected in the iBAS system, resulting in numerous pending benefits associated with the hospital's new status. Staff salaries were delayed for three months due to this administrative oversight. The hospital superintendent had to make several trips to Dhaka to secure approval for staff salaries and benefits, yet many issues remain unresolved. Despite serving more than 300 patients daily, the hospital can only provide meals for 100 patients due to resource constraints. As a result, many patients are forced to lie on the floor, awaiting medication and basic care.

BACS/iBAS++

The implementation and use of the Budget and Accounting Classification System (BACS) and the Integrated Budget and Accounting System (iBAS++) face several challenges:

- **Awareness and Usage:** While users have a basic understanding of the iBAS system, they encounter significant challenges, particularly when it comes to recording staff leave and managing local travel. This suggests that more comprehensive training or system improvements may be needed to facilitate these specific tasks.
- **Travel Authorization:** The current requirement for an OTP (One-Time Password) for every travel authorization is proving to be cumbersome and inconvenient for users. This process could benefit from streamlining or alternative methods to improve user experience and efficiency.

- **Local Government Inclusion:** Local government entities are still not fully integrated into the iBAS system. This lack of integration is a critical issue that needs urgent attention to ensure a more unified and effective system. Addressing this will likely involve technical updates and enhanced coordination with local government bodies.
- **ETDS System Incorporation:** The ETDS (Electronic Tax Deduction at Source) system will be incorporated soon, which will assist Account offices in efficiently managing and deducting tax at source. This addition is expected to enhance the overall functionality and accuracy of the iBAS system in handling tax-related matters.

Pension System: Introduction of the Life Verification App:

The government has recently introduced an innovative application aimed at easing the process for the pensioners to claim their retirement income. This app allows the pensioners to verify their identity without the need to physically visit pension offices.

- **Previous System:** Under the earlier system, all pensioners were required to visit pension offices at least once a year to verify their identity. This process was cumbersome and particularly challenging for senior and sick pensioners, who often faced difficulties in making these trips.
- **New Life Verification System:** To address these challenges, the government implemented a new life verification system using the application. This system was designed to:
 - **Reduce Physical Burden:** By allowing pensioners to verify their identity remotely, the app reduces the need for physical visits, making the process more convenient for those with mobility issues or health problems.
 - **Prevent Misuse:** The annual verification process aims to curb the misuse of pension funds. Pensioners must verify their identity once a year through the app, ensuring that only eligible individuals receive payments.
- **Challenges and Loopholes:** Despite its benefits, the life verification system has some notable challenges and loopholes:
 - **Verification Frequency:** The current system mandates verification only once a year (after eleven months). This infrequency creates a potential loophole. If a pensioner passes away and it goes unreported for the remaining part of the year, pension payments may continue to be disbursed, leading to misuse of public funds.
 - **Reporting Delays:** There may be delays or failures in reporting the death of a pensioner. In such cases, the system's reliance on annual verification could result in continued payments to deceased individuals, causing financial inefficiencies and potential fraud.

Education Sector:

- **Textbook Availability:** During the field visit, it was observed that textbooks were distributed to students on time, with all materials being made available by January 1st. This timely distribution ensured that students had access to their educational resources at the beginning of the academic year, which is a significant improvement over previous delay.
- **Quality Issues:** Despite the punctual distribution, there were considerable issues concerning the quality of the textbooks. Many of the books were found to be of poor quality, with numerous reports of them becoming torn and damaged within just two to three months of use.

Strengthening of Auditing

The auditing processes in Chapainawabganj District and Shibganj Upazila have specific area that need strengthening:

- **Auditor Training:** Auditors require more specialized training in modern auditing techniques and the use of digital tools to enhance the accuracy and efficiency of audits.

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● ● ● Acronyms

ADC	Additional Deputy Commissioner
A-Challan	Automated Challan
APP	Annual Procurement Plan
BACS	Budget and Accounting Classification System
CAFO	Chief Accounts and Finance Officer
DC	Deputy Commissioner
DDOs	Drawing and Disbursing Officers
DLIs	Disbursement Linked Indicators
DLRs	Disbursements Linked Results
DP	Development Partners
EFT	Electronic Fund Transfer
FD	Finance Division
FM	Financial Management
GoB	Government of Bangladesh
G2P	Government-to-Person Payments
GO	Government Order
LGED	Local Government Engineering Department
iBAS++	Integrated Budget and Accounting System
ICT	Information and Communications Technology
IDA	International Development Association
IPF	Institute of Public Finance
ISC	Implementation Support Consultant
MoF	Ministry of Finance
NPD	National Program Director
SPFMS	Strengthening Public Financial Management Program to Enable Service Delivery
SLIP	School Level Improvement Plan
NID	National Identity Card
OTP	One Time Password
PFM	Public Financial Management
PEC	Program Executive & Coordinator
PPO	Pension Payment Order
PPR	Public Procurement Rules
RMO	Resident Medical Officer
RPA	Reimbursable Project Aid
SMC	School Management Committee
TDS	Tax Deducted at Source
TIN	Tax Identification Number
UAO	Upazila Accounts Offices
UNO	Upazila Nirbahi Officer
VAT	Value Added Tax



1.0 Background of the Field Inspection

Public Financial Reform's initiative in Bangladesh has been evolving for last 4 decades, strengthening Public Financial Management (PFM) in improving the service delivery system. The 1st PFM Reform Strategy was implemented from 2007-12 and which was followed by a 2nd PFM Reform Strategy, in 2016-21, aimed to improving the efficiency, transparency and accountability of the country's public financial management system. A PFM Action Plan (2024-28) has envisaged for providing the implementation roadmap for priority actions of the latest PFM Reform Strategy. Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS) program has taken to support the Finance Division in implementing eight selected components out of the total 14 components in this PFM action plan. This program is being implemented from 2018 to 2026 with the cost of USD 170 million out of which World Bank would finance USD 100 million and Government of Bangladesh would finance USD 70 million. SPFMS program is working to facilitate the FFM initiatives to improve the service delivery system. As part of this initiative, SPFMS program arranges field visit to have the firsthand experience how the PFM reforms are being implemented at grassroot levels. In addition, field inspection aims to document observations of people, locations, or activities, and then analyze the collected data to uncover and classify recurring patterns or themes related to a specific research issue or objective.

The program office routinely organizes field inspections, and this time, a remote and border district, Chapainawabganj, was chosen to observe the effectiveness of the PFM-related reforms initiative. This field visit took place on May 26-27, 2024, with a team of 19 members. This group included representatives from various ministries/divisions such as the Finance Division, Ministry of Women's and Child Affairs, Secondary and Higher Education Division, Environment, Forest & Climate Change Division, Local Government Division, Institute of Public Finance, Ministry of Primary & Mass Education, Health Services Division, Ministry of Social Services and Chief Accounts & Finance Officers of different ministries. Additionally, representatives from the World Bank and Global Affairs Canada also took part in the visit.

1.1 Objectives of the Field Inspection

The Following are the objectives of the field inspection-

- To observe PFM practices on the ground and identify lessons for potential adjustments.
- Assessing adherence to established and newly introduced PFM procedures and guidelines.
- Identifying the difficulties faced at the grassroots level, including technical and non-technical issues.
- To identify innovative approaches that could be shared and implemented on a larger scale.
- Gaining insight into the ways institutions at the local level cooperate and coordinate
- Sensitizing both public officials, beneficiaries, and the general public and surrounding the public facilities about the ongoing PFM reform.



2.0 Field Team Composition and List of Institutions Visited

2.1



iod: 25-28 May 2024

2.2 Locations of the Field Inspections: Chapainawabganj District & Shibganj Upazila, Chapainawabganj.

2.3 Field Inspection Team Formation: *(Not according to Seniority)*

■ **Overall Inspection**

1. Ms. Dilruba Shaheena, Additional Secretary (Regulation) , Finance Division;
2. Ms. Tanima Tasmin, Program Executive & Coordinator (Joint Secretary), SPFMS, Finance Division;
3. Mr. A K M Rahmat Ali Howlader, Consultant (Communication Strategy), SPFMS;
4. Mr. Rakib Hossain, Junior Consultants (Executive), SPFMS.

■ **Department of Social Welfare**

1. Mr. Muhammad Mijanur Rahman Mia, Senior Assistant Secretary (Social Security Branch), Ministry of Social Welfare;
2. Mr. Samsuddin Munna, ISC, SPFMS;
3. Mr. Md. Shahed Hasan, Consultant, SPFMS.

■ **Health Sector**

1. Mr. Md. Habibur Rahman, Deputy Secretary, Local Government Division;
2. Mr. Sushil Kumar Paul, Senior Assistant Secretary (Budget-1), Health Services Division;
3. Mr. Md. Ashiqur Rahman, Junior IT Consultant, SPFMS.

■ **Education Sector**

1. Ms. Leuja-UI-Zannah, Deputy Secretary (Budget Section), Secondary and Higher Education Division;
2. Mr. Tushar Kumar Paul, Deputy Secretary (Budget 2), Ministry of Environment, Forest and Climate Change;
3. Mr. Md. Rashedul Islam, Consultant, SPFMS;
4. Mr. Md. Ebadat Hossain, Deputy Secretary, Budget & Audit Wing, Ministry of Primary and Mass Education;
5. Mr. Saiful Islam, Deputy Director, Institute of Public Finance Bangladesh (IPF);

6. Mr. Nazmus Shahadat, Junior Consultant, SPFMS.

■ **Department of Women Affair**

1. Ms. Sufia Nazim, Joint Secretary, Ministry of Women and Children Affairs;
2. Mr. Md. Khademul Karim Iqbal, CAFO, Office of the Chief Accounts and Finance Officer;
3. Mr. Mohammad Rezwanul Islam, ISC, SPFMS.

Representatives from Development Partners

- Dr. Feroz Faruque, PFM Technical Specialist, FSSP- Global Affairs Canada (GAC).
- Ms. Rizwana Tabassum, Governance Specialist, the World Bank.

(GO is attached in **Annexure: I** of the report)

2.4 List of Institutions Visited (Details tour schedule is attached in **Annexure II**)

■ **District Level:**

1. Deputy Commissioner's (DC) Office, Chapainawabganj
2. District Accounts and Finance Office, Chapainawabganj
3. District Social Welfare Office, Chapainawabganj
4. District Women Affairs office, Chapainawabganj
5. 250 Bedded District Hospital, Chapainawabganj
6. Horimohan Govt. High School, Chapainawabganj
7. Nababganj Model Govt. Primary School, Chapainawabganj

■ **Upazila Level:**

1. Office of the Upazila Nirbahi Officer, Shibganj, Chapainababganj
2. Upazila Accounts Office, Shibganj, Chapainababganj
3. Upazila Social Services Office, Shibganj, Chapainababganj
4. Office of the Women Affairs officer, Shibganj, Chapainababganj
5. Shibganj Upazila Health Complex, Shibganj, Chapainababganj
6. Adina Fazlul Haque Govt. College, Shibganj, Chapainababganj
7. Shibganj 1 No Govt. Primary School, Shibganj, Chapainababganj



3.0 Summary of the Questionnaire Responses

3.1 District Level - Chapainawabganj

3.1.1 Deputy Commissioner's (DC) Office, Chapainawabganj

A workshop was conducted on the Public Financial Management Reform activities in Chapainawabganj District on 26 May, 2024. The primary purpose of this workshop was to raise awareness among public officials and social service representatives about the ongoing PFM reform initiatives. This included practical observation of PFM practices at the grassroots level and gaining insight into the various challenges (both technical and non-technical) that are encountered at the district level. Mr. A K M Galiv Khan, Deputy Commissioner and District Magistrate of Chapainawabganj, presided over this workshop. The event's distinguished Chief Guests was Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division, and Special Guest was Mr. Md. Abul Kalam Shahid, Superintendent of Police, Chapainawabganj and Mr. Debendra Nath Uraon, Deputy Director, (Deputy Secretary), Local Government.



Ms. Tanima Tasmin, Program Executive & Coordinator (Joint Secretary), delivered the welcome remarks. After the warm introduction, a brief presentation on PFM reform activities was delivered by Mr. Samsuddin Munna, Senior Assistant Secretary and Implementation Support Consultant of the SPFMS program. Post-presentation, an interactive session for questions and open discussions regarding PFM challenges was initiated. All challenges and suggestions voiced during the session were meticulously recorded by the designated rapporteur. Ms. Saima Shahin sultana, PEC; Md. Nazrul Islam, Joint Secretary and PEC; Ms. Fatema Begum, PEC; Mr. Abul Basher Md. Amir Uddin, Senior Functional Consultant (BACS and iBAS++ rollout); ISCs and Consultants of SPFMS Program were connected virtually during the workshop from Dhaka office.

Welcome Address:

Ms. Tanima Tasmin, Program Executive & Coordinator (Joint Secretary), delivered the welcome speech. In her address, she outlined the initiatives of PFM reform and the overarching objectives of the field visit. Additionally, she emphasized several automation initiatives undertaken by the SPFMS program. Ms. Tasmin extended her welcome and gratitude to the District Administration, relevant officials, and participants for attending the workshop.

Speech by the Chief Guest:

Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division extended her gratitude to the Deputy Commissioner, Special guests, Development partners and Diverse government office representatives, as well as stakeholders, for their active engagement in this workshop. She also thanked the DC office for facilitating the workshop. She emphasized that delivering services to citizens is central to the mission of the government offices and that effective service delivery is crucial for building public trust. Citizens now expect services to be transparent, accessible, and responsive. She further noted that the workshop helped identify various challenges faced at the field level, and this feedback is vital for fine-tuning the iBAS++ system. During her speech, she emphasized various achievements of the SPFMS program, including the detection of ghost pensioners, the ease of real-time online tracking of salaries and allowances, the utilization of EFT for receiving payments, and the introduction of a mobile app utilizing face detection technology for pensioners. Ms. Dilruba assured the participants that the feedback received during the workshop would be shared with top management and will be addressed & resolved.

Speech by the Special Guest:

Mr. Debendra Nath Uraon, Deputy Director (Deputy Secretary), Local Government delivered his speech as Special Guest. He highlighted that reform is an essential part of development and that field visits are crucial for ensuring compliance with PFM systems and processes, both existing and new. He emphasized the importance of understanding local challenges and urged the field inspection team to regularly conduct awareness-building initiatives to enhance the efficiency of service delivery across various government offices.

Mr. Md. Abul Kalam Shahid, Superintendent of Police, Chapainawabganj, described the development of the iBAS++ system as a groundbreaking advancement in Bangladesh's PFM journey. He recalled a time when budget preparation and execution at the field level were unclear, but the system now enables prompt handling of all budget-related activities. Mr. Shahid noted that several trainings on iBAS++, budget processes, accounting functions, and report preparation have been received. During his speech, he had shared one this experience by mentioning that last year, BDT 5 lakhs was allocated for an inquiry bill (তদন্ত বিল) but it was not submitted due to changes of officer-in-charge, resulting in its rejection. He emphasized that this experience highlights the importance of timely budget expenditure. Mr. Shahid also emphasized that cybersecurity should be regarded as a top priority, highlighting the critical importance of cybersecurity in today's rapidly changing digital environment, especially at the governmental level.

Speech by the Chairperson:

Mr. A K M Galiv Khan, Deputy Commissioner and District Magistrate, Chapainawabganj

At the beginning of his speech, he quoted economist Milton Friedman, saying, "It's easy to spend money but difficult to spend money well," underscoring the importance of prudent financial management. Mr. Galiv welcomed and paid his gratitude to the field inspection team and the development partner for choosing Chapainawabganj District and visiting to understand the experiences and challenges encountered by the field offices. During his speech, Mr. Galiv focused on the importance of the better utilization of public money and enhancing service delivery. He provided the following suggestions during his speech:

- A designated focal person should be assigned at the relevant Ministry/Department level with a defined service delivery timeline. This way, any complexities or queries arising in the field office can be promptly addressed and resolved.
- Regarding Universal Pension Scheme, he mentioned that, ensuring that all eligible citizens, especially those in remote and rural areas, are covered by the scheme can be challenging. Many people might be unaware of the scheme or unable to access the necessary registration processes. So, mass communication in the local level will be beneficial. He also suggested, to bring all MPO teachers under universal pension scheme.
- Suggested to bring GEMS and iBAS++ under one umbrella i.e. will be beneficial for all if fully integrated.
- It was suggested to integrate Local Government Institutes into iBAS++, which will enhance transparency in budgeting and procurement processes.

Presentation & PFM Knowledge sharing:

Mr. Samsuddin Munna, Senior Assistant Secretary and ISC of the SPFMS program, delivered a brief presentation on PFM reform, reform objective, process and current initiatives. During his presentation, he mentioned, the Government vision (2021-2041) aims to make Bangladesh upper middle income by 2031, and Higher incomes by 2041, including reducing poverty from 40 per cent to 15 per cent and to become 25th largest economy by 2036. A strong PFM system is needed to ensure financial discipline, accountability and transparency. He mentioned, SPFMS program has developed new BACS for budget formulation and implementation, accounting and reporting. He added, we have already introduced Automated Challan (A-Challan) to streamline government revenue collection management, prevent fraud and prompt the deposit of revenue/fees into the government treasury. He also stated all officers and employees (including defense) are getting their salary by EFT.

About 3 crore beneficiaries have received social benefits under 25 social safety net programs under 8 Ministries/Departments in FY 2021-22. 100% of new pensioners are being paid via EFT soon after their retirement. He informed, now Government Financial Statements are generated from iBAS++ in a new format. In his presentation, he also mentioned that the implementation of paperless online billing has resulted in an annual savings of approximately BDT 16.53 crore, including the cost of paper. Additionally, the identification of around 51,000 fake employees has led to an annual savings of BDT 1275 crore and also for this automation 84,305 ghost pensioners has been identified. During his presentation, Mr. Samsuddin also highlighted the major achievements of the SPFMS Program.

**Open Discussion/ Feedback/ Queries:**

The following feedback/suggestions received from the participants/valued speakers during the workshop:

1. **Dr. S M Mahmudur Rashid**, Civil Surgeon, Chapainawabganj requested to arrange customized training for the Doctors as they are less familiar with the procurement and budgeting system.
2. **Mr. Md. Abul Kalam Shahid**, Superintendent of Police, Chapainawabganj mentioned for recent election, allotment for Police was signed on 7th May and they got the allotment on 14th of May. Finally on 21st May money was disbursed from iBAS++ system. In this regard, the requested to minimize the Gap. Additionally, Mr. Shahid provided feedback regarding the current voucher bill allotment of BDT 10 lakh, requesting an increase in this limit.
3. **Dr. Md. Golam Mostofa**, District Livestock Officer Chapainawabganj mentioned that, his mother was a pensioner, and after her recent passing, it took around two months to obtain the death certificate. During this period, they continued to receive her pension. In this regard, he requested that the gap for live verification be minimized or that a mechanism be incorporated into the app to stop the pension immediately after the pensioner's death.

Reply: Ms. Tanima Tasmin, PEC of the SPFMS program, mentioned that the current interval for life verification is 11 months. She noted that there are plans to conduct life verification on a monthly basis, but this will be implemented in the second phase.

4. **Mr. Md. Afaz Uddin, Chief Executive Officer (Acting), Zilla Parishad Chapainawabganj** inquired about when the Zilla Parishad will have full coverage under the iBAS system. He added that even officials on deputation receive their salaries from the Zilla Parishad, not through EFT. In this regard, he had requested that to bring the PL accounts under iBAS++ system as soon as possible.

Reply: Mr. Rashedul Islam, Consultant for iBAS++, mentioned that the team is already working on incorporating local government entities and is hopeful to complete the integration soon.

5. **Mr. Muhammad Mijanur Rahman Miah, SAS, Ministry of Social Welfare** He mentioned that at the field level, those who receive old age or disability allowances through Nagad or bKash are experiencing issues. Specifically, with Nagad, there are complaints that although the money is sent, the beneficiaries do not receive the funds in their respective accounts.
6. **Mr. Md. Mahbubur Rahman, District Fisheries Officer, Chapainawabganj** raised queries regarding the Education Allowance. He wanted to know if, in any given month, the education allowance for his children is missed, it would be possible to receive the amount in the following month. If not, he suggested that this feature be added to the iBAS++ system.

Reply: In response, Mr. Ashiqur Rahman, Jr. IT Consultant, iBAS++, mentioned that currently, there is no option available in the system for receiving missed education allowance in the following month. He clarified that one would need to manually collect the outstanding amount from the Account Office.

Another issue raised by Mr. Rahman was the frequent problem encountered with TA/DA bills (distance calculation), especially when they are outside of their duty station, such as during local tours. He also faces problem in OTP while leave the duty station.

Reply: In response, Mr. Rashedul Islam, Consultant for iBAS++, discussed in detail how to submit local tour diary entries from the system, both for city areas and Upazilla areas.

7. **Mr. Shariful Islam, District Commandant, Zilla Ansar and VDP** requested to add Rest & Recreation Leave into the iBAS++ System.

Reply: Mr. Rashedul Islam, Consultant for iBAS++, noted that a module for Rest & Recreation leave has already been developed and will soon undergo piloting.

8. **Mr. Md. Habibur Rahman, Deputy Secretary, Local Government Division** He mentioned that his NID number was recently changed due to a change in address. While the new information is updated in the NID server, his new NID number has not been updated in the iBAS++ system. He inquired whether there is any process to automatically update NID information in the iBAS system.

Reply: In response, Mr. Ashiqur Rahman, Jr. IT Consultant for iBAS++, mentioned that currently, one would need to manually update the NID information from the iBAS++ office.

9. **Mr. Md. Saiful Islam, District Accounts and Finance Officer (DAFO)** highlighted the following quires:
- After the PRL entry is made, the General Provident Fund (GPF) deduction continues for six months, it has to be manually canceled from the account office. Same problem is faced for Tiffin allowance.
 - VAT is assigned on contingency bill entries, but it would be better if the VAT & IT amount were automatically applied to other bills. It is suggested to develop a process in the iBAS++ system.
 - Requested to include an option for generating a report on the number of officers in attachment. This is because often when an officer goes to another district in attachment, they fail to fill up the duration box properly. As a result, the account office doesn't receive updated information regarding the attachment.
10. **Md. Abdur Rashid, District Education Office, Chapainawabganj** wanted to know when teachers from private schools, college and madrasas would start receiving their salaries through Electronic Fund Transfer (EFT).

3.2.2 District Accounts and Finance Office, Chapainawabganj

As part of the field visit, seven members team led by Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division, visited the District Accounts and Finance Office, Chapainawabganj. The team included Ms. Tanima Tasmin, Joint Secretary and PEC, SPFMS; Mr. Md. Khademul Karim Iqbal, CAFO; Ms. Rizwana Tabassum, Governance Specialist from the World Bank; Mr. Rashedul Islam, Consultant, iBAS++; Mr. Mohammad Rezwanul Islam, ISC, SPFMS; and Mr. Saheed Hassan, Consultant, SPFMS. During the visit, other officers from the Accounts office were also present. The observation team conducted an in-depth discussion with the District Accounts and Finance Officer and other staff to identify challenges and issues they face, as well as to capture good practices and recommendations from the account's office.



Following is the summary of the key discussion from the session:

Questions asked to the participants in District Controller of Accounts Office	Observations/ Findings/ Recommendations
- DDOs submit bills online? (%) - Accounting records are available, well maintained?	DDOs submit their bills online and accounting records are available.
Managerial records are well maintained?	They maintain the records as per official requirement
Can you tell us about your office functions?	- Bill Process - Token entry - EFT generation - TA/DA bill - Pension - LA Check
Is your office well equipped with adequate manpower?	Yes, at present a total of 11 (3 officers and 8 staffs) employees are working in the DAFO.
What are the key issues you face at work on a regular basis?	- Need to keep records both online and offline which is a cumbersome process. - Sometimes they found no budget in iBAS++ system. - Server connectivity issues which are mostly faced during end of month. - Takes time to receive the LPC hardcopies.
What are some limitations or constraints to providing services?	- Challan adjustment problems. - Lack of trained iBAS++ operators.
Do you check regularly iBAS++ generated reports?	Yes, regularly check iBAS++ generated report.
Do you find the reports appropriate? Mention your suggestions (if any) for improving the format of report to make it clearer and your suggestions for including any other report(s)?	Yes, according to the observation the generated reports found appropriate. But DDOs don't provide report.

Questions asked to the participants in District Controller of Accounts Office	Observations/ Findings/ Recommendations
How do you describe your experience with iBAS++ specially about auto generated reports?	As per the feedback they are well acquainted with the report generation from iBAS++ system. But it will be helpful if any new change in the iBAS++ system is disseminated properly.
Do you have any Grievance Redress system in your office?	No, GRS is not available but soon a complain box will be installed within the office.
What are the main challenges you faced using iBAS++? Is there any gap between the system and practice?	Employee master data update is given to office master. It creates delay.
What are the challenges you faced during working with pensioners and GPF beneficiaries?	Almost no challenges in the case of pensioners and GPF beneficiaries since these become a lot easier after the introduction of iBAS++. But sometime faces problem at the time of changing NID in case of GPF.
How satisfactory services you received against your enquiries from iBAS++ help desk?	Moderate satisfactory.
What is your experience about other DDOs in using iBAS++?	- Some DDOs cannot meet the account and expenditure reconciliation deadlines. - DDOs submit bill themselves.
Question/Feedback from the Pension Beneficiaries	
Are you getting your pension and allowances through EFT (in your bank account) by the first week of every month?	Yes, get the EFT by the first week of every month.
Are you getting the right amount of money as per your fixation?	Yes, right amount money is received.
Are you getting your pension related information through SMS in your mobile phone?	Yes, on regular basis receive the SMS in the phone.
Have you gone to Accounts office to get annual increment on 1st July 2022? If yes explain why?	As per the feedback, didn't went to AO to get the annual increment.
Is the benefit (increment) added automatically on completion of 65 years of your age? (If the pensioner age completed 65)	Yes, the benefits added automatically.
If you have already done life verification, did you get the "verification required" SMS? If yes, was the assistance given by the Accounts Office in carrying out the life verification appropriate?	Yes, receive the SMS and no problem is faced in this regard.
Are you using 'pensioners verification apps' to complete your life verifications? Are you facing any challenges in using the apps?	Yes, using the app and so far didn't face any challenges in using the apps.

Questions asked to the participants in District Controller of Accounts Office	Observations/ Findings/ Recommendations
Are the difficulties in manual pension collection mitigated by paying pension through EFT? Do you have any observation regarding this process?	No difficulties faced.
How do you contact the Accounts Office to inquire or make a complaint about your pension?	▪ In person ▪ By phone
Is there any delay in receiving the gratuity order? If yes pls mention how long it takes?	It takes time to get the order. But not the amount.
Is there delay in receipt of gratuity check from Accounts Office after gratuity order? If yes please mention how long it takes?	No. (It takes 5-7 Days to get the gratuity cheque.)
How long it will take to get your first pension?	EFT (Immediately after the gratuity payment). For example, PLR added on 14Mar2024 and got the EFT for 1 st pension on 26May2024.
Do you have any suggestion to improve the overall Pension Administrative Process?	Only the pension payment process is online. However, before applying to the CGA office for gratuity payment and pension payment, all the clearance process from the controlling authority needs to be online in order to get the best service.

3.2.3 Health Sector: 250 Bedded District Hospital Chapainawabganj

In the Chapainawabganj District, the observation team (Health Sector) consist of three members including Mr. Md. Habibur Rahman, Deputy Secretary, Local Government Division; Mr. Sushil Kumar Paul, Senior Assistant Secretary (Budget 1), Health Services Division; and Mr. Md. Ashiqur Rahman Junior IT Consultant, SPFMS, Finance Division. Member from the Development Partner, Ms. Rizwana Tabassum, Governance Specialist, World Bank also joined the team during the hospital visit.

During the visit, the team conducted a group discussion with Dr. Md. Masud Parvez, Superintendent of the hospital, Dr. Nazir Ahmed, Resident Medical Officer (RMO), Mr. Md. Rejaul Karim, Accountant, and other attending physicians. Following this, they visited various hospital facilities and interviewed some of the relatives of admitted patients. In their questionnaire survey, it was discovered that while health service providers were generally satisfied with the iBAS++ system. Additionally, the doctors appeared to rely heavily on the accountant, who primarily manages budget preparation, record transactions, etc.

While conducting their visit, the team observed that the Citizen Charter was displayed, but the Annual Procurement Plan (APP) was



“We face additional pressure due to the high number of patients”

— Mossammat Aysa Khatun, Nursing Supervisor

Mossammat Aysa Khatun has been dedicated to the nursing profession for over 33 years, starting her service in 1990 at Rajibpur Upazila Sadar Hospital in Kurigram district. She later transferred to Chapainawabganj Sadar Hospital in 1997.

Aysa expresses satisfaction with the hospital's institutional arrangement. Currently, a total of 170 nurses are posted in the hospital against the 110 allocated position. These nurses are receiving sufficient training to enhance their professional capability.

Aysa said, “The overall working environment at the hospital is satisfactory. However, we face additional pressure due to the high number of patients and the unpleasant interference from attendants. The number of attendants exceeds the number of admitted patients, making it challenging to maintain proper cleanliness in the hospital, particularly in the toilets”. Aysa also mentioned that only two nurses are assigned to care for 40 patients, and they have to provide services while considering the patients' conditions. Unfortunately, some attendants refuse to acknowledge the reality and use offensive language towards the nurses. Aysa stated that they have no choice but to handle such inappropriate situations.

Aysa, being a senior nurse, encountered a variety of experiences throughout her career. She mentioned, “At times, we have to pool funds together to assist extremely poor and vulnerable patients.” Recalling a heartbreaking incident, she recounted, “I remember a destitute woman who had to sell her child after giving birth due to her lack of financial means. The image of the distressed mother handing over her child to another family is still vivid in my memory. It was a truly sorrowful moment in my professional journey.”

She emphasized the need for further improvement of the hospital's pathological facilities in order to enhance the quality of services. Additionally, she suggested deploying additional manpower to ensure the hospital's cleanliness and alleviate the overwhelming pressure on patient attendants.

found absent for public disclosure. Hospitals are equipped with advanced and exclusive medical equipment. However, due to the lack of qualified doctors and healthcare professionals, these machines often sit idle, representing a significant waste of resources and potential.

The following are the discussion highlights:

Question/ Discussion Topic	Response from participants
- Can you tell us about the health center, approximately how many patients do you receive per day? - What are the main challenges (PFM Reform activities related) faced by the center?	Daily, the hospital receives more than 300 patients who visit either as inpatients or outpatients. Despite serving more than 300 patients daily, the hospital can only provide meals for 100 patients due to resource constraints. As a result, many patients are forced to lie on the floor, awaiting medication and basic care. The team also observed: - There is a severe shortage of healthcare professionals; - The Hospital in charge “iBAS++ approval” credentials are not shared; - The last audit was conducted in FY 2021-22.; - There are no issues faced in the execution of the budget; - Monthly reconciliation performed; - Sometimes faces problems in the server; - There are difficulties in providing internship allowances through the iBAS++ system;
How do you maintain medical waste? Did you establish any disposal system?	The municipality is responsible for managing waste disposal, and there is no evidence of any modern waste disposal system in place.
Can you describe your budget preparation process? What is working well and where do you see bottlenecks?	They mentioned due to the lack of knowledge they are not fully confident in budget preparation through iBAS++. They have requested relevant training to address this issue.
- What are the issues faced by your officers about budget? (DAFO, UAFO, procurement, etc.) - How does the regular procurement process work? - Do you have any Internal Audit arrangements? - What has been your experience with iBAS++ especially coding, recording transactions, monthly or other reports, and reconciliation? - Do you use your user ID to get into iBAS++? - Did you get the EFT on time? - Is every staff at this hospital getting their salaries through EFT?	The procurement process is carried out by following PPR guidelines, with OTM being the preferred method. The most recent audit took place during FY 2021-22. Although the coding system is user-friendly, there are times when the proper code cannot be found due to a lack of knowledge and training. The officer in charge uses his ID to access the iBAS++ system, and receiving salaries on time via EFT.
- Percentage of male and female doctors, staff, and other officers? - Have you provisioned a budget to address gender issues?	Gender issues were not properly addressed in the budget process. Male: female doctors vs total staff ratio is 60:40.
Response from beneficiaries (Patients)	
How is the process for patient care: registration,	Patient care service is not satisfactory due to lack of professional staffs. Patients are served under the

Question/ Discussion Topic	Response from participants
payment/bills (extra payment)?	prescribed citizen charter of the Hospital. No additional payment is required for the patients. The environment of the Hospital is good.
Were you able to get medicine in the hospital/health center? Was it on time? Did you face any sort of difficulties? What percentage of required medicine is available in the health center?	Medical supplies at the hospital are insufficient. Only 70% to 80% of the required medicines are available. Some admitted patients were informed maximum medicines are not available at the hospital and had to obtain them from pharmacies outside of the hospital.
How would you rate the service (pathological test/ doctors and nurse service both indoor and outdoor) you have received so far?	The shortage of pathologists has resulted in only a limited number of pathological tests being available. However, other tests such as ECG, ECO, X-Ray, Ultrasonogram, etc., are still available for patients. During the interviews, the patients expressed their high level of satisfaction with the hospital's services. In particular, they appreciated the quality of the newborn care facilities, which they found to be up to the mark.

3.2.4 Education Sector: Nababganj Model Govt. Primary School and Horimohan Govt. High School, Chapainawabganj

In Chapainawabganj District, the observation team visited one government primary school and one government high school namely; Nababganj Model Govt. Primary School and Horimohan Govt. High School. During the visit the headmaster, class teachers, guardians, school accountant, and other staff were present. The education sector team consists of the following members: Ms. Leuja-Ul-Zannah, Deputy Secretary (Budget Section), Secondary and Higher Education Division; Mr. Tushar Kumar Paul, Deputy Secretary (Budget 2), Ministry of Environment, Forest and Climate Change; Mr. Md. Ebadat Hossain, Deputy Secretary, Budget & Audit Wing, Ministry of Primary and Mass Education; Mr. Saiful Islam, Deputy Director, Institute of Public Finance Bangladesh (IPF); Mr. Md. Rashedul Islam, Consultant, SPFMS; and Mr. Nazmus Shahadat, Junior Consultant, SPFMS.

Observations and findings from the both schools are mentioned below:

3.2.4.1 Nababganj Model Govt. Primary School

During the visit to the primary school, the team found several good practices such as:

- The school has a citizen charter;
- Attendance register is well maintained for teachers and employees;
- School Management Committee is functional and participating in all the development activities of the school;
- Teachers and staff receive their salary through EFT and all payments are made through iBAS++;
- Separate toilets are available for male and female students;
- The school maintains a hard copy of all transactions;
- The school has Multimedia Classrooms;

Total number of students is 984. Currently, the school has a total number of 18 teachers including 12 females. One supporting staff is maintaining all cleaning activities. SMC members are actively participating in the development works of the schools and they have a strong sense of ownership for the school. Upon the discussion with the parents, it is found that the parents are satisfied with the service and quality of education of the school.

Major discussions and findings during the visit:

Questions asked/information shared by the inspection team	Responses from the teachers, SMC members and guardians
Are budget and Annual Procurement Plan (APP) accessible to the public through website/display-board/noticeboard?	There is an Annual Procurement Plan (APP) for SLIP (School Level Improvement Plan).
How many teachers and staff do you have? How many students? And is there any drop out students?	There are 18 teachers including 12 female and one supporting staff that means most of the teachers are female. The dropout rate is almost "0".
Can you describe the budget preparation process? What about budget execution?	Can describe partially because they prepare the budget according to the school level improvement plan.
What is working well and where do you see bottlenecks?	Headmaster informed the team that they need a new building. The existing playground is very small.
Are you aware that iBAS++ ID and password should be kept confidential and not be shared with others?	As the Upazilla Education Office prepare the salary of the teachers in the iBAS++ system, the teachers don't have separate ID and password.
Can you please share your experience managing the iBAS++ system; recording transactions and extracting reports?	They are happy with the iBAS++ system which helps them in getting their salary on time. As the teachers do not use iBAS++ system directly, so they don't have any managing experience. They only get their salary in their bank account.
Do the school has a boundary wall, playground and cleaning facilities?	Have a small playground, newly built boundary wall and one staff for cleaning and all other services.
Do you prepare the Annual Procurement Plan at the start of the year?	Yes, they prepare the Annual School Level Improvement Plan (SLIP).
Where is the Citizen Charter? The basic objective of the Citizens' Charter is to empower the citizen in receiving public service and the Charter should be displayed publicly	Citizens Charter is displayed properly in the front gate of the first floor.
How are "SLIP" (School Level Improvement Plan) funds for the expenditure of unconditional block grants managed?	Headmaster informed that SLIP is maintained by SMC and PTA (Parent Teacher Association).
When did you receive the Textbooks for the 2024 session?	Textbooks were received on time and distributed on 1 st January.
Is there any provision for the parents-teachers meeting?	Parent teacher's meetings conducted regularly. Mutual feedback-sharing meetings both formal and informal are held frequently on specific problems.
Do you have male & female separate restrooms?	Male & female separate restrooms are available with all facilities.
Do you maintain a salary register?	The salary register is maintained properly.
How are salaries and payments made to school teachers	Headmaster informed that salaries are paid via EFT; usually teachers receive an SMS on the first opening day of the Month.
Is there any Audit done recently?	Last few years audit was not conducted.
What are the positive areas of using iBAS++?	The system is hassle-free, time and cost effective.
Any issues related to the distribution of Stipend	Sometimes some students don't receive the stipend in their MFS system and they make complain for this. But the complaint redressal system is not easy.
- Do they use their own ID to get into iBAS++? Do they have access to various reports in the iBAS++ system? - Do they face any difficulties in the system of iBAS++? If yes, whom did they contact? How was that experience?	The teachers do not use the iBAS++ system directly. So they don't have any ID and password.
Do they reconcile their accounts with DAFO/UAO? How?	Not applicable for them.
Can you give examples of community engagement?	Ex: Various development works such as making benches, financial contribution for the farewell programme for class five students, purchasing ceiling fan etc.
Have you increased investments in areas they have advocated for?	SMC and teachers try to respond to their suggestions.
Can you tell us more about gender issues? Have you	There is no separate budget but the teachers and SMC

Questions asked/information shared by the inspection team	Responses from the teachers, SMC members and guardians
provisioned a budget to address gender issues?	members are sensitive to gender issues.
Do you work with gender groups? Such as International Women Day.	No. International Women Day is not observed in the school.
Can you describe the system in place for parents to complain?	There is a box for dropping complains.
How can ensure a transparent Procurement process in the schools?	Maintain stock register.
Have you participated in the budget preparation for the school?	The teachers have not yet participated in any national budget making process but they prepare the budget for the school level the annual school level improvement plan.
Have your suggestions been taken into account?	Not applicable.
Do you know the expenditures to date?	No.
Is there any safety net program at school? Such as school feeding?	Yes, School Stipend Programme.
Are there any activities relating to health and nutrition awareness?	Yes, there is a team of “Khude Doctor” (Little Doctors). The team make the students aware about health issues.

3.2.4.2 Horimohan Govt. High School, Chapainawabganj

The observation team visited one government High School named **Horimohan Govt. High School** where the headmaster, class teachers, guardians, school accountant, and other staff were present during the discussion. The three-member team is led by Ms. Leuja-Ui-Zannah, Deputy Secretary (Budget), Ministry of Secondary and Higher Education and Mr. Tushar Kumar Paul, Deputy Secretary (Budget), Ministry of Environment, Forest and Climate Change and Md. Rashedul Islam, Consultant, BACS and iBAS++ Scheme of SPFMS program under Finance Division.

The team observed the school premises are clean and well bounded. During the visit, it is found that all teachers and staffs are getting their salaries timely. Both institutions are maintaining quality in providing education and teacher recruitment. Intuition-based major observations are mentioned below.

During the visit to the Govt. High School, the team found several good practices such as:

- The school has a citizen charter;
- Attendance register is well maintained for teachers and employees;
- Teachers and staff receive their salary through EFT and all payments are made through iBAS++;
- The school maintains a hard copy of all transactions;
- The school has Multimedia Classrooms;
- One well-equipped ICT lab.

Upon the discussion with the parents, it is found that the parents are satisfied with the service and quality of education from the school.

Observations of Inspection Team

#	Questions	Yes	No
1	Are budget and Annual Procurement Plan (APP) accessible to the Public through a website/display board/Notice board?		N
2	Is there cleaning facilities in School?	Y	
3	Is Citizen Charter available on the premises?		N
4	Number of Manpower	Shortage	
5	School has boundary walls?	Y	
6	Textbooks are available on time (quantity)?	Y	
7	Textbooks are available on time (quality)?		N
8	Parents-Teacher Association/SMC is established? Is it Functional?	Y	
9	Playground is available for students?	Y	
10	If Yes, then accessible for students?	Y	
11	Toilets are available?	Y	
12	If yes, then well maintained?	Y	
13	Separate toilets are available for Girls?	Boys School	
14	Stock of supplies is maintained?	Y	

#	Questions	Yes	No
15	Attendance register is maintained for teachers and employees?	Y	
16	Complaint system is place for users (parents, students)?		N
17	Teachers and Staff are paid on time?	Y	
18	Fund to run the school is available?		N

Discussion-Open Questions

#	Area	Questions
1	Open Questions	What are teachers-students' ratio of the school? Students drop-out ratio? Ans: Teachers: Students = 24:1; Drop-out Ratio = 0
2	Budget Formulation, Execution and Auditing	Can you describe the budget preparation process? Ans: A little bit knowledge of traditional budgeting process. What about Budget Execution? Ans: Cash Purchase up to Tk 25,000 and for more amount they use RFQ method. When do you receive your fund? Ans: Timely What is working well and where do you see bottlenecks? Ans: They face no bottlenecks. Are payments being audited? Ans: Not regularly by Education Audit Directorate, Audit Complex, Segunbagicha.
3	PFM Process	How are salaries and payments made to school teachers? Ans: Through EFT Are they paid on time? Ans: Yes How are leave records maintain? Ans: By using Attendance Register and Vacation Calendar How cash transactions maintained? Ans: By maintaining Cashbook. How SLIP (School Level Improvement Plan) funds managed? Ans: Not Applicable
		Are they aware of any PFM related reforms? Ans: Yes What are the positive areas of using iBAS++? Ans: Less Time, Speedy Service Delivery Do they use their own User ID to get in iBAS++? Ans: Yes, they do. Do they have access to various reports in the iBAS++ ? Ans: Yes, they have. Do they reconcile their accounts with office of the DAFO? Ans: Yes, they do. Do they face any difficulties in the system of iBAS++? Ans: Sometimes they face some difficulties. Then they get service from iBAS++ Help Desk.
4	Citizen Engagement	Can you tell us more about parents-students participation in the budget cycle? Ans: They are partially involved in the budget cycle. Was the community given an opportunity to identify the needs or priorities for public services? Ans: Yes. Can you give examples of community engagement? Ans: Guardians Assembly Have you increased investments in area they have advocated for? Ans: Satisfaction level is okay. Can you describe the system in place for parents to complain? Can you share about school supervision activities? Ans: The Guardians can complain directly to the headmaster in verbally or in written format.
5	Gender Participation	N/A as it is Boys School.
6	Random	Do you have children studying here, what grades? For how long have they been here?

#	Area	Questions
	Discussion with recipients Open Question	Ans: Around 10 Guardians responded Yes and their children are studying from Grade 6 to Grade 10.
	Payment	Do you pay an official fee for your child to attend school? Ans: Yes. They pay fees regularly on time by using online gateway (MFS or Online Banking)
	Supplies/Services	Do they have Textbooks? Do you have comments on the textbooks or school curriculum? Ans: Yes. But the print of images incorporated in textbooks isn't crystal clear.
7	Services Level	How was the service level received so far? How many students received stipends or scholarships? Usually how it is transferred? Ans: Satisfactory. Talent Pool Stipend = 44, Others = 96 All transfers are occurred by MFS (Nagad Platform)
		What has worked well and what can be improved? Ans: Academic and Co-curricular activities are satisfactory. Talent Pool stipend should be started again.
8	Participation	Have you participated in the budget preparation for the school? Ans: Yes
		Have your suggestions been taken into account? Ans: Yes
		Do you know the expenditures to date? Ans: yes
		Is there any safety net program at school? Ans: Yes (Stipends, Textbooks, Tiffin)
		Are there any activities relating to health and nutrition awareness? Ans: Yes

3.2.5 District Social Welfare Office, Chapainawaganj

A three-member team led by Mr. Mohammad Mizanur Rahman, Senior Assistant Secretary, Ministry of Social Welfare Environment visited the District Welfare Office, Chapainawabganj. The team includes Mr. Samsuddin Munna, Implementation Support Consultant, SPFMS Program, Mr. Md. Rakib Hossain, Jr. Consultant, Pension Management System & Financial Reporting Scheme. The team observed that one of the major stakeholders of PFM reform, the District Social Services office seems very happy with the automation of Social Safety Net Programs. Moreover, all the officials and staff of the office are getting their salary through EFT.

Some of the major discussions are highlighted below:

Overall observations:

- District Social Welfare Office performs its role as a coordinator to facilitate the activities of Upazila Social Welfare offices in Chapainawabganj.
- A district level committee hears and disposes the objection related to social safety net management.
- All the officials are getting their salary through EFT.
- IT facilities are available in the office but personnel did not get sufficient training.

Questions asked / information shared by the inspection team	Response from Chapainawabganj District Social Services Office
Can you tell us about the organization? How many staff do you have?	As per the organogram, there are 17 posts allocated for the office. But, in reality, 11 employees are here at the District Social Services office.
How many beneficiaries do you serve?	Total beneficiaries 160450, categorizing into old age allowance, Widow allowance, Disability allowance, Disability education stipend, Special allowance for disadvantaged people, Education stipend for the disadvantaged.

Questions asked / information shared by the inspection team	Response from Chapainawabganj District Social Services Office
How you select beneficiaries?	The selection process is bottom-up approach, involving several committees in union, upazila and district level. Union committee, headed by Chairman, union parished, primarily recommends the beneficiaries and Upazila committee, headed by Chairman, upazila parished, approved this. District committee, chaired by Deputy Commissioner, coordinates the overall activities of the social safety net management in a district.
How do you provide the allowance to beneficiaries?	G2P through Agent banking (by only Bank Asia)
Do you have a system in place for complaints?	Complaints are addressed manually. Though no complaint register is maintained.
What about budget execution? What key issues/bottlenecks have you identified?	Didn't face any problems.
Are payments being audited?	Payments to the beneficiaries is G2P in every three months. The upazila office verifies if any beneficiary informs not getting the allowance.
What is the fund allocation procedure? And how are funds disbursed to local organizations?	DDOs get their budget from the directorate through iBAS++. Under the District Social Service office, Voluntary Social Welfare Organizations are being registered, and grants are distributed to these organizations on priority basis from the directorate through checks.
How are the accounts maintained?	The cash book is maintained, and expenditure reconciliation is done in collaboration with the District Accounts and Finance Office.
How would you describe your experience with iBAS++ especially coding, recording transactions?	Overall good.
Was the community given an opportunity to identify the needs or priorities for public services?	Local community is being engaged in informing the potential beneficiaries those are selected in an open selection procedure. They can also bring any irregularity to the attention of District office.
Can you tell us more about gender issues? Have you provisioned budget to address gender issues?	In selecting beneficiaries' women are getting priority on need basis. Though no budget is provisioned to address.
How many women beneficiaries do you serve?	Out of 160,450 beneficiaries, the number of women is 98,137.
Can you share more about specific activities conducted this year?	Not Applicable
Can you give examples of community engagement?	Community is engaged in throughout the process, especially their role is significant in selecting the beneficiary. The selection process is open, beneficiaries are gathered in an open field where the selection process is conducted union wise. To inform the huge potential beneficiaries and to verify the information given by them, the community people contribute much.
Can you tell us more about gender issues? Have you provisioned budget to address gender issues?	Prioritizing in supporting the women beneficiaries as most of them are not literate in operating mobile phones.
Can you share more about specific activities conducted this year?	Not Applicable
DDO operate iBAS++ by using his/her own user ID and password	Yes, DDO operate iBAS++ by using his/her own user ID and password.
Get salaries of all officials and staff through EFT on time?	Yes, all officials and staff their salaries through EFT on time.
Are they well known about auto generated financial reports?	Yes, they are familiar with the process.
Is there any challenges about bill submission in iBAS++?	The speed of internet and getting the OTP are the

Questions asked / information shared by the inspection team	Response from Chapainawabganj District Social Services Office
	challenges they come across.
What about budget execution? What key issues/ bottlenecks have you identified?	Haven't found any bottlenecks in budget execution.
Do you face any problems understanding coding structure?	56 digits BACS coding is understandable to them.
How would you describe your experience with iBAS++, especially coding, and recording transactions?	Haven't faced any problem
Do you find the reports appropriate? Mention your suggestions (if any) for improving the format of the report to make it clearer and your suggestions for including any other reports?	As per the feedback, they found the reports appropriate.
How do you describe your experience with iBAS++, especially with auto-generated reports?	Good, but sometimes faces problem in loading reports on time due to server congestion.
What are the challenges faced by reports?	▪ Time-consuming ▪ Request time out ▪ Server connection lost
Do you have a system in place for complaints?	Yes. There is a manual system in place not online-based.
Do you maintain your ID and password confidentially for operating iBAS++?	Yes, ID and password are confidentially maintained.
Do you face any problems submitting pay bills and staff bills in iBAS++?	No problem is faced while submitting pay bills and staff bills in iBAS++.
How was the experience to prepare various bills by using iBAS++?	Only salary bill and TA/DA bill is being submitted through iBAS++, rest of other bills is manually operated.
Do you have any suggestions to improve online bill submission in case of other bills (except pay bills)?	No suggestion is received in this regard.
What are the main challenges you faced using iBAS++?	▪ Poor server interrupt services ▪ Insufficient skilled users of iBAS++ ▪ Shortage of training on iBAS++ ▪ Sometimes OTP not received on time ▪ Mandatory provision of changing the password frequently. ▪ Shut down of the system after the office hour or at the weekend.

3.2.6 Office of the Deputy Director, Department of Women Affairs,

Chapainawabganj

A three-member team led by Ms. Sufia Nazim, Joint Secretary, Ministry of Women and Children Affairs visited District Women Affairs Office, Chapainawabganj. The team included Mr. Md. Khademul Karim Iqbal, CAFO, Office of the Chief Accounts and Finance Officer and Mr. Mohammad Rezwanul Islam, ISC, SPFMS. During the visit, they were accompanied by Most. Sahida Akhter, Deputy Director, Office of the Deputy Director, Department of Women Affairs, Chapainawabganj along with Ms. Umma Sumaya, Upazila Women Affairs Officer, and other relevant staffs.

The Office of the Deputy Director, Department of Women Affairs in Chapainawabganj, plays a pivotal role in advancing the rights and welfare of women in the district level. It is dedicated to implementing policies and programs aimed at empowering women, ensuring gender equality, and fostering socio-economic development. The office is committed to creating a safe, inclusive, and supportive environment for women and children. During the visit the team observed that the office is staffed with adequate manpower. At present out of 11 approved posts only 4 are occupied. Positions such as Program officer, credit supervisor, trainer is still vacant and they don't have any office in Sadar Upazila which creates service delivery challenges for them. Some of the highlighted programs conducted through Department of Women Affairs, Chapainawabganj are as follows:

- 1. Food Assistance Program for Vulnerable Women (VWB):** Through the VWB program, the socio-economic conditions of the poverty-stricken and vulnerable rural women of the country are being improved. As a result, their food insecurity, nutritional deficiency and economic insecurity are removed, and social status of women has been established. Under this program upto Jan 2024, rice has been distributed to 9,576 beneficiaries (30 kg per month) for the period of 2 years.
- 2. Mother and Child Benefit Program (MCBP):** This program fulfills the nutritional needs of pregnant mothers and newborn babies. In May 2024, 138 beneficiaries applied online in four Paurashavas of the Chapainawabganj District, and 396 beneficiaries applied online at the Union level. Altogether, 534 beneficiaries submitted applications. Currently, 20,299 individuals are receiving benefits under this program.
- 3. Kishore Kishori Club Project:** Under this project, 1,470 teenagers from 49 clubs in the Chapainawabganj district are receiving training in creative mental development and self-defense, along with awareness on preventing gender-based violence.
- 4. Accelerating Action to End Child Marriage in Bangladesh (Phase-II):** The project team was onboarded from March 2024. Currently, the gender promoters are conducting awareness activities at the field level.
- 5. Microcredit Programme:** To promote women's employment under this program, a total of 12 women received loans amounting to BDT 700,000 in the financial year 2023-2024.



"I am happy with the financial assistance through MCBP"

..... Masuma Khatun, a recipient of MCBP

Mansura Khatun, a 25-year-old lactating mother residing in Fakirpara, within ward number-2 of Chapainawabganj municipality, is pleased with the financial assistance provided by the Ministry of Women and Children Affairs through the 'Mother and Child Benefit Program (MCBP)'.

Pregnant women in their fifth or sixth month of pregnancy can qualify to receive financial assistance through MCBP for a period of 36 months. The beneficiary will receive a monthly incentive of Taka 800, which will be directly deposited into their mobile bikash account.

Kurban Ali, Masuma's husband, works as a professional mason. They have a five-year-old son and a seven-month-old daughter. Due to her husband's limited income, Masuma encounters financial hardship in managing their family.

Her husband learned about MCBP and took help of the local ward commissioner of Chapainawabganj municipality Md. Ziaur Rahman (Arman). Following the official formalities, Masuma submitted an application for financial assistance through Chapainawabganj municipality when she was six months pregnant in October 2023 and qualified to receive the financial aid.

Masuma said, "I have been receiving a consistent monthly sum of Taka 800 in my Bikash account since October 2023, without encountering any difficulties. I am very satisfied with this financial benefit, as the allocated amount is intended to provide my daughter with better quality food".

Masuma will receive this financial incentive for a period of 36 consecutive months following her enrollment. She expressed, "The government is offering a substantial amount of Taka 28,800 to mothers and their children, which serves as a significant support. I am fortunate to be one of those mothers who will benefit from this program, and it will greatly alleviate the financial burden currently borne by my husband. I am happy with the financial assistance through MCBP."

- 6. Distribution of Sewing Machine:** On the occasion of the birth anniversary of Bangamata Sheikh Fazilatunnesa Mujib, 50 sewing machines were distributed.



Below are some of the major observations made by the team, with detailed findings provided thereafter:

- The absence of Department of Women Affairs offices in Sadar Upazila disrupts various program activities and also causes delays in service delivery. So, they need an office setup on Sadar Upazilas.
- Currently, the Chapainawabganj Women Affairs office consist of one officer and five staffs, but they urgently need a credit supervisor and a trainer.
- Need manpower in Union level, at present have to depend on Union Porishod for various issues.
- The trainings which are provided to the beneficiaries are not need based.
- The last audit was conducted three years ago.
- Facilities are well maintained but they don't have any permanent office building, resulting in regular issues with the landowner.
- Selection of right beneficiaries is challenging and to overcome this needs Union Women Development Workers.
- Accounts records are maintained through iBAS++ and registers
- Complaint system is maintained for users.
- Keep records of receipts with signatures/thumb imprints of program beneficiaries acknowledging receipt of direct cash transfers. However, digital documents are preserved.

Questions asked / information shared by the inspection team	Response from Chapainawabganj District Social Services Office
Can you tell us about the organization?	The office is located in a rented building but its well-maintained but they don't have any offices at Sadar Upazila level.
How many staff do you have?	1 Deputy Director, 1 accountant cum credit supervisor, 1 computer operator and 1 office staff. Positions such as Program officer, credit supervisor, trainer are vacant.
How many beneficiaries do you serve?	▪ Vulnerable Woman Benefit (VWB): 9,576 ▪ Mother and Child Benefit Program (MCBP): 20,299 current beneficiaries. ▪ Training Program for poor women: 160 women for three months ▪ Kishore Kishori Club Project: 1,470 beneficiaries (total 49 clubs) ▪ Donation among Voluntary Women's Associations: In the financial year 2022-23, a grant of taka 2,575,000 was distributed among 83 associations. ▪ Microcredit Programme: Total 12 women received microcredit loans amounting to BDT 700,000 in the financial year 2023-2024.
How you select beneficiaries?	Online Application from UDC (Union Digital Council) and after that application is verified by Union and UP Chairman, Upazilla VWB Committee and District Committee (ADC Education and ADC General).
How you provide the Allowance to beneficiaries?	Major portion of the allowance are provided through bKash/ Nagod.
Do you have a system in Place for complaints?	Complain register is regularly maintained.

Questions asked / information shared by the inspection team	Response from Chapainawabganj District Social Services Office
What about budget execution? What key issues/bottlenecks have you identified?	- Receive the budget directly from Ministry. - Salary-Bonus/ Medical Allowances/ Contingency etc. are received by iBAS++ - Faces delay in report generation from iBAS++.
Are payments being audited?	Yes, payments are being audited from department level on regular basis but last external audit was conducted on 3 years back.
What is the fund allocation procedure?	Fund is allocated by the Department and it is fixed.
How are funds disbursed to local organizations?	On time 1st July of the year by iBAS++. But no fund is given to the NGOs.
How are the accounts maintained?	Both manually and through iBAS++
Can you give examples of community engagement?	Protection from Child marriage: In the fiscal year 2022-23, 17 child marriages were prevented, and up to March 2024, the One Stop Crisis Cell (OCC) has addressed a total of 16 cases involving physical abuse, mental torture, sexual abuse, and acid attacks.
What are the main challenges you faced?	- Selection of right beneficiaries is challenging and to overcome this need Union Women Development Workers - Need offices in Sadar Upazila - Limited manpower - Budget limitation - No permanent building setup

3.1 Upazila Level – Shibganj, Chapainawabganj

3.1.1 Office of the Upazila Nirbahi Officer, Shibganj, Chapainawabganj

A workshop was conducted on the Public Financial Management Reform activities in Shibganj Upazila on 27 May, 2024. The primary purpose of this workshop was to raise awareness among Govt. officials and relevant representatives about the ongoing PFM reform initiatives. This included practical observation of PFM practices at the grassroots level and gaining insight into the various challenges (both technical and non-technical) that are encountered at the Upazila level. Mr. Md. Uzzal Hossain, Upazila Nirbahi Officer, Shibganj Upazila, presided over this workshop. The event's distinguished Chief Guests was Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division, and Special Guest was Mr. Sayd Monirul Islam, Mayor of Municipality, Shibganj Upazila.

Ms. Tanima Tasmin, Program Executive & Coordinator (Joint Secretary), delivered the welcome remarks. After the warm introduction, a brief presentation on PFM reform activities was delivered by Mr. Samsuddin Munna, Senior Assistant Secretary and Implementation Support Consultant of the SPFMS program. Post-presentation, an interactive session for questions and open discussions regarding PFM challenges was initiated. All challenges and suggestions voiced during the session were meticulously recorded by the designated rapporteur and field team members. Mr. Mohammad Saiful Islam, Additional Secretary, Budget-1, Finance Division and NPD of SPFMS program along with Ms. Saima Shahin sultana, PEC; Md. Nazrul Islam, Joint Secretary and PEC; Ms. Fatema Begum, PEC; ISCs and related Consultants of SPFMS Program were connected virtually during the workshop from Dhaka office.



Welcome Address:

Ms. Tanima Tasmin, Program Executive & Coordinator (Joint Secretary), delivered the welcome speech. In her address, she outlined the initiatives of PFM reform and the overarching objectives of the field visit. Additionally, she emphasized several automation initiatives undertaken by the SPFMS program. Ms. Tasmin extended her welcome and gratitude to the UNO, Shibganj for his extended support and cooperation in arranging the field inspection at the Upazila level. During her speech, she provided an overview of the field inspection agenda to the participants.

Presentation & PFM Knowledge sharing:

Mr. Samsuddin Munna, Senior Assistant Secretary and ISC of the SPFMS program, delivered a brief presentation on PFM reform, reform objective, process and current initiatives. During his presentation, he mentioned, the Government vision (2021-2041) aims to make Bangladesh upper middle income by 2031, and Higher incomes by 2041, including reducing poverty from 40 per cent to 15 per cent and to become 25th largest economy by 2036. A strong PFM system is needed to ensure financial discipline, accountability and transparency. He mentioned, SPFMS program has developed new BACS for budget formulation and implementation, accounting and reporting. He added, we have already introduced Automated Challan (A-Challan) to streamline government revenue collection management, prevent fraud and prompt the deposit of revenue/fees into the government treasury. He also stated all officers and employees (including defense) are getting their salary by EFT.

Mr. Sumsuddin mentioned, about 3 crore beneficiaries have received social benefits under 25 social safety net programs under 8 Ministries/Departments in FY 2021-22. 100% of new pensioners are being paid via EFT, soon after their retirement. He informed, now Government Financial Statements are generated from iBAS++ in a new format. In his presentation, he also mentioned that the implementation of paperless online billing has resulted in an annual savings of approximately BDT 16.53 crore, including the cost of paper. Additionally, the identification of around 51,000 fake employees has led to an annual savings of BDT 1275 crore and also for this automation 84,305 ghost pensioners has been identified. During his presentation, Mr. Sumsuddin also highlighted the major achievements of the SPFMS Program.

Speech by Mr. Mohammad Saiful Islam, Additional Secretary, Budget-2, Finance Division

At the beginning of his speech, Mr. Saiful welcomed everyone to the workshop. He mentioned that this type of field visit is arranged to identify problems and challenges at the grassroots level. He added that the workshop would highlight many important issues that need to be addressed. He assured that all challenges, observations, and recommendations received during the workshop would be recorded, and necessary steps would be taken based on these insights. During his speech Mr. Saiful had provide the following updates:

- Regarding LPC, he mentioned that GPF information, leave information, salary information, etc., are already being incorporated into the iBAS++ system. He is hopeful that from the next financial year i.e. July 2024, the LPC will no longer be required and all this details information can be obtained from iBAS++ sytem.
- An iBAS++ SAFE App will be launched and soon all information related to salary can be managed through this app. This will also minimize problems related to OTP.
- Pensioners are now able to conduct live verification though pensioner App.

Speech by the Chief Guest:

Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division extended her warm gratitude to the Upazila Nirbahi Officer, Special guests, Development partners and Diverse Government office representatives, as well as stakeholders, for their active engagement in this workshop. She emphasized that delivering services to citizens is central to the mission of the government offices and that effective service delivery is crucial for building public trust. She acknowledged that the integration of local government institutions with the iBAS++ system is crucial and expressed hope that these offices will be onboarded soon.

Speech by the Special Guest:

Mr. Sayd Monirul Islam, Mayor of Municipality, Shibganj Upazila mentioned that as a people's representative, they are assigned for a limited period of time and sometimes lack formal training and detailed knowledge on budget preparation, execution, procurement processes, etc. Additionally, they face challenges from permanent staff members who have been working there for a longer period and are familiar with various loopholes in the system. He added that all these issues pose challenges for him to effectively run the office. Below is the list of suggestions/feedback received from Mr. Sayd during the workshop:

- Arrange Training on the Municipality offices/ City Corporations specially for the People's Representatives on iBAS++, General Accounting, Budgeting, Procurement, ICT etc.
- Currently, there is no interface with the iBAS++ system, and it was requested to provide a simple interface for the Municipality office/ City Corporations or develop an App where they can access all the basic account-related information.
- Suggested to introduce Internal Audit Functions, which will be monitored from the Ministry level. This will eventually minimize External Audit objection.

Speech by the Chairperson:

Mr. Md. Uzzal Hossain, Upazila Nirbahi Officer, Shibganj Upazila welcomed and paid his gratitude to the field inspection team and the development partner for choosing Shibganj Upazila and visiting here to understand the experiences and challenges encountered by the field offices. During his speech, he mentioned that, through this field inspection, many barriers and challenges will be identified and addressed, which can make the service delivery of the Government offices more effective in the coming days. Finally, he thanked SPFMS program officials for arranging this high-level workshop at the District & Upazila level.

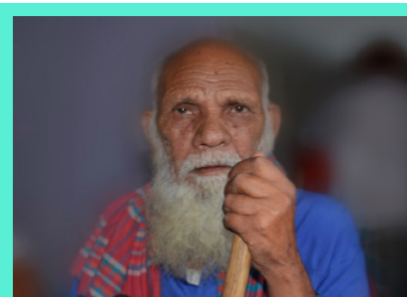
Open Discussion/ Feedback/ Queries:

The following feedback/suggestions received from the participants/valued speakers during the workshop:

1. **Mr. Kanchan Kumar Das, Upazila Social Service Officer, Shibganj** mentioned that through the iBAS++ system, they can now identify how much money is allocated for each code. This capability helps them to properly utilize and spend the budget. He also mentioned that the social services office is currently serving around 65,000 beneficiaries, and thanked the iBAS++ system, which enabled them to serve the beneficiaries without any hassle.
2. **Mr. Asif Ahmed, Assistant Programmer** mentioned that they still can't submit local TA/DA bills and, also due to budget constraints, they often can't submit the full TA/DA bill. In this regard, he requested to make a provision to submit partial bills.

Reply: Mr. Rashedul Islam, Consultant for iBAS++ mentioned that local TA/DA bills can be submitted from the local tour diary tab, and users can select departure and arrival from the dropdown menu, but the distance needs to be entered manually. He also added that the provision for the submission of partial bills is not available in the system.

3. **Mr. Md. Saber Ali, Upazila Engineer, Shibganj** mentioned that currently, only Sonali Bank is available for supplier bills, and requested to add other banks if possible. He also noted that they have not received any training on DDO other bills.
4. **Dr. Md. Abu Bakar Siddique, Senior Upazila Fisheries Officer, Shibganj** requested that in cases of more than one tour at the district or divisional level, it would be better if there were a system to submit all the tours in a batch with a single OTP.
5. **Mr. Md. Shahidul Islam, Sub register, Shibganj** mentioned that over the past couple of years, the iBAS++ system has been implemented in his office, and now all officers and staff receive their salaries through EFT. However, some officers and staff lack computer knowledge, leading to reluctance in utilizing the system properly. In this regard, he has requested training on ICT. Additionally, he mentioned that they occasionally face challenges with budget allocation and sometimes cannot spend the budget within the scheduled time, resulting in misalignment between the current year's budget and the previous year's budget.
6. **Mr. Md. Moshraful Hasan, SAS Superintendent, District Account Office, Shibganj** mentioned that beneficiaries of the old age allowance frequently encounter problems during fingerprint verification at the time of withdrawing the allowance from the bank. He requested the implementation of an alternative method for verification. He also urged to add some sort of verification process in case of using Nagod/ bKash.



“The old age allowance significantly helps realizing the needs of cash amount”

— Mohammad Azhar Ali, recipient of old allowance

Mohammad Azhar Ali, an octogenarian from Ranibari village in Mobarakpur at Shibganj upazila in Chapainawabganj district, has been receiving old age allowance since 2018. He is the father of two sons and three daughters, all of whom are married and maintaining their own families separately.

Azhar and his wife are enduring severe hardship. Their younger son occasionally assists them. Additionally, Azhar owns some agricultural land which helps alleviate their financial struggles. Azhar expressed his appreciation for the Department of Social Welfare's allowances, which greatly reduced their financial burdens. He mentioned, “The old age allowance significantly helps realizing the needs of cash amount. I am able to purchase food of my preference with this amount. In our community, nearly everyone is experiencing a shortage of funds in cash.” Azhar thanked the ward member and chairman of his union parishad for choosing him to receive the old allowance.

Azhar receives a monthly old allowance of Taka 600 through Bank Asia, which is the designated bank of the Ministry of Social Welfare for transferring old allowances via Electronic Fund Transfer (EFT). The beneficiaries of this social safety net program can withdraw their allowances without any fees from the Bank Asia agent located at the union and village level. “We have to pay Taka 30 to cash out our allowances,” Azhar stated. However, when the local Bank Asia official was contacted, they clarified that cashing out is indeed free of charge. If anyone charges a fee for this purpose, they will investigate the matter.

3.1.2 Office of the Upazila Accounts Officer, Shibganj, Chapainawabganj

As part of the field visit, a five members team led by Ms. Dilruba Shaheena, Additional Secretary, Regulation, Finance Division, visited the Office of the Upazila Accounts Officer, Shibganj. The team included Ms. Tanima Tasmin, Joint Secretary and PEC of SPFMS; Mr. Md. Khademul Karim Iqbal, CAFO; Mr. Mohammad Rezwanaul Islam, ISC, SPFMS; and Mr. Saheed Hassan, Consultant for SPFMS. During the visit, UNO of Shibganj including other staffs from the Accounts office were present. The observation team conducted an in-depth discussion with the Mr. Md. Serajul Islam, Upazila Account Officer and Mr. Md. Moshraful Hasan, SAS Superintendent to identify challenges and issues they encounter, as well as to capture good practices and recommendations from the Upazila account's office.



Following is the summary of the key discussion from the session:

Question/Feedback from the participants in District Controller of Accounts Office	Observations/Findings/Recommendations
Office is equipped with adequate manpower?	At present out of 7 approved positions only 2 is vacant. This vacant position is 1 for Auditor and 1 for Jr. Auditor.
Do DDOs submit bills online? (%) Accounting records are available and well-maintained?	Yes. All the bills are submitted online and accounting records are well-maintained. But contractor bill is processed manually.
Is a citizen charter available?	Yes, available
Can you tell us about your office functions?	- Settlement of salary bills of officers/employees through EFT. - Bill settlement of development sector including supply and service repair and preservation, resource collection etc. - Settlement of GPF advance / final payment, other advances including house construction and travel allowance bills. - GPF balance transfer and issuing of pay-slip. - Pay fixation and settlement of pension. - All types of pension case settlement. - Monthly pension settlement through EFT and pensioner life verification. - ELPC issue or counter signature. Pay bill settlement through EFT: Officers: 197; Staffs: 1674 Pension settlement through EFT: 1525
What are the key issues you face at work on a regular basis?	- Slow Internet connection, not properly work - Slow response of iBAS++ system - Delay in OTP - Faces problem is receiving payment order - Submitted TA bill is not possible if the DDO is transferred
What are some limitations or constraints to providing services?	- Can't operate smart phone properly - Shortage of training on iBAS++ system
Do you check regularly iBAS++ generated reports?	Yes. Budget, NTR, Income Tax, GPF, Pensioner, Block Pensioner.
Do you find the reports appropriate? Mention your suggestions (if any) for improving the format of the report to make it clearer and your	Yes, the reports are generally appropriate, but at the beginning of the month, they sometimes feel pressured.

Question/Feedback from the participants in District Controller of Accounts Office	Observations/Findings/Recommendations
suggestions for including any other report (s)?	
How do you describe your experience with iBAS++ especially about auto-generated reports?	- iBAS++ system is comfortable and user friendly. - TIN number is not properly inserted during TR/ Kabikh payment. Alternative cell number is utilized but time consuming.
What are the challenges you faced to generate the report (s)?	Due to poor internet speed faces problem in generating report.
Do you have any Grievance management system in your office?	No GRS mechanism is available.
What are the main challenges you faced using iBAS++? Is there any gap between the system and practice?	- Shortage of training on iBAS++ system and lack of computer literacy. - Sometimes information on Budget is available in iBAS++. But authorization is not done. They disburse on the basis of iBAS++ i.e. without authorization.
What are the challenges you faced during working with pensioners and GPF beneficiaries?	- GPF zero balance was 16. Later rectified upon observation of CGA team. At present all the issues are solved. - There is no disability declaration.
How satisfactory services you received against your enquiries from iBAS++ help desk?	They get better service and response from the help desk.
What is your experience with other DDOs in using iBAS++?	Some DDOs fail to meet the accounts and expenditure reconciliation deadlines; except this they don't face any issues.
Questionnaire for Pension Beneficiaries	
Are you getting your pension and allowances through EFT (in your bank account) by the first week of every month?	Yes, pension and allowances are received through EFT on timely manner. In this regard, one pensioner, Mr. Afzal Hossain, an ex-MLSS staff member at the Shibganj UNO office, mentioned that his PRL entry was done in December 2023, and he received his gratuity within two days.
Are you getting the right amount of money as per your fixation?	Yes, they are getting actual amount of money as per fixation.
Are you getting your pension-related information through SMS on your mobile phone?	One pensioner, Mr. Md. Nazrul Islam, an ex-Work Assistant at LGED, mentioned that he received pension information from the account's office rather than through SMS on his mobile phone. He also does not receive any SMS regarding EFT. However, he does receive his pension in a timely manner.
Have you gone to the Accounts office to get an annual increment on 1st July 2022? If yes explain why?	One pensioner, Mr. Nurul Hoque, an ex-Head Master of Jahangirpara Govt. Primary School, mentioned that he receives SMS notifications for EFT in a timely manner and did not need to visit the Accounts Office to receive an annual increment.
Is the benefit (increment) added automatically upon completion of 65 years of your age? (If the pensioner age completed 65)	Yes, added automatically
If you have already done life verification, did you get the "verification required" SMS? If yes, was the assistance given by the Accounts Office in carrying out the life verification appropriate?	Yes, got the SMS and is carrying out the life verification.
Are you using 'pensioners verification apps' to complete your life verifications? Are you facing any challenges in using the apps?	Pensioners are using life verification apps and responded that they do not face any challenges now.
Are the difficulties in manual pension collection mitigated by paying pensions through EFT? Do you have any observations regarding this process?	No observation, EFT is more comfortable.
How do you contact the Accounts Office to inquire or make a complaint about your pension? (Tick multiple answers if necessary)	Communicate in person.

Question/Feedback from the participants in District Controller of Accounts Office	Observations/Findings/Recommendations
Is there a delay in receiving the gratuity order? If yes please mention how long it takes?	No delay was found, got the gratuity order instantly.
Is there delay in receipt of gratuity check from Accounts Office after gratuity order? If yes please mention how long it takes.	Got gratuity cheque after 2 months .
How long it will take to get your first pension?	Got the first pension on time.
Do you have any suggestion to improve the overall Pension Administrative Process?	Only the pension payment process is online. However, before applying to the CGA office for gratuity payment and pension payment, all the clearance process from the controlling authority needs to be online to get the best service.

3.1.4 Health Sector: Upazila Health Complex, Shibganj

The health sector inspection team visited the Upazila Health Complex, Shibganj, Chapainawabganj. The team was comprised of Mr. Md. Habibur Rahman, Deputy Secretary, Local Government Division; Mr. Sushil Kumar Paul, Senior Assistant Secretary (Budget 1), Health Services Division; and Mr. Md. Ashiqur Rahman Junior IT Consultant, SPFMS, Finance Division. Member from the Development Partner, Ms. Rizwana Tabassum, Governance Specialist, World Bank also joined the team.



During the visit, the team interacted with the Upazila Health & Family Planning Officer, the Accountant, the Storekeeper, the Health assistant and other on-duty doctors. The following are the discussion highlights:

Question/ Discussion Topic	Response from participants
- Can you tell us about the health center, approximately how many patients do you receive per day? - What are the main challenges (PFM Reform activities related) faced by the center?	- The Upazila Health Complex in Shibganj Upazila generally receives approximately 500 patients per day. This number can vary based on factors such as the day of the week, seasonal illness trends, and special health campaigns or outreach programs. - The Upazila Health Complex faces several challenges related to PFM reform activities, including: - Inadequate Financial Training: Many staff members have limited knowledge and skills in using financial management systems like iBAS++, which affects their ability to manage budgets and financial records effectively. - Delayed Fund Allocation: There are delays in receiving allocated funds from higher authorities, which impacts the timely execution of planned activities and procurement of essential supplies. - Inefficient Procurement Processes: The procurement processes are often slow and cumbersome, leading to delays in acquiring medical equipment and supplies necessary for patient care. - Limited Budget Flexibility: The rigid budget allocation system limits the ability of the health complex to adapt to emerging needs and priorities effectively. - Audit Challenges: Difficulties in addressing audit findings or complying with audit recommendations can undermine financial integrity and accountability.

Question/ Discussion Topic	Response from participants
How to you maintain medical waste? Did you establish any disposal system?	Medical waste is managed through a structured disposal system, following established protocols for segregating, storing categorized into hazardous and non-hazardous types. The municipality is responsible for managing waste disposal, and there is no evidence of any modern waste disposal system in place.
Can you describe your budget preparation process? What is working well and where do you see bottlenecks?	Budget preparation starts with the need assessment of different sections of Upazila complex though there is no structured format of getting the assessment. They indicate that their confidence in budget preparation using iBAS++ is limited due to a lack of knowledge. To address this issue, they have requested relevant training
- What are the issues faced by your officers about budget? (DAFO, UAFO, procurement, etc.) - How does the regular procurement process work? - Do you have any Internal Audit arrangements? - What has been your experience with iBAS++ especially coding, recording transactions, monthly or other reports, and reconciliation? - Do you use your user ID to get into iBAS++? - Did you get the EFT on time? - Is every staff at this hospital getting their salaries through EFT?	The officers have identified several issues they face with budget preparation using iBAS++: Lack of Training: Many officers have not received comprehensive training on how to use the various modules of iBAS++, leading to difficulties in navigating the system and utilizing its full capabilities. Data Entry Errors: Due to unfamiliarity with the system, there are frequent data entry errors, which can lead to inaccuracies in budget records and reports. Complex Interface: The user interface of iBAS++ is perceived as complex and not very user-friendly, making it challenging for officers to efficiently perform their tasks. Inadequate Support: There is a lack of readily available technical support to assist officers when they encounter problems or have questions about using iBAS++. The procurement process is carried out by following PPR guidelines, with OTM being the preferred method, sometimes LTM or DPM is also used. The office did not have any internal audit arrangement. They mentioned their experience with iBAS++ has been mixed. While the system is comprehensive, they face challenges with coding and recording transactions due to a lack of familiarity. Generating monthly and other financial reports is often complicated and time-consuming. Comprehensive training and ongoing support are needed to improve our proficiency and efficiency with iBAS++. All the personnels use their ID to access the iBAS++ system, and receiving salaries on time via EFT.
- Percentage of male and female doctors, staff, and other officers? - Have you provisioned a budget to address gender issues?	Gender issues were not properly addressed in the budget process. The number of posts for medical officer and consultant are 16 and 10 respectively, though, 10 medical officers and 05 consultants are currently working there. Out of 15 doctors, only 5 are female.
Response from beneficiaries (Patients)	
How is the process for patient care: registration, payment/bills (extra payment)?	Patient care service is not satisfactory due to lack of professional staffs. Patients first come to registration centre where they take a slip with paying the fixed amount. They mention that no extra payment is needed and the office environment is clean. Some patients mention that the serial of the patients is not maintained properly.
Were you able to get medicine in the hospital/health center? Was it on time? Did you face any sort of difficulties? What percentage of required medicine is available in the health center?	The hospital authority tries to provide the medicines from the hospital but sometimes patients admitted to the hospital need to buy medicines from external pharmacies.
How would you rate the service (pathological test/ doctors and nurse service both indoor and outdoor) you have received so far?	The shortage of pathologists has restricted the range of pathological tests available. Despite this, essential diagnostic services such as bold test and X-ray remain accessible to the patients.

3.1.5 Education Sector: Adina Fazlul Haque Govt. College, Shibganj and Shibganj 1 No Govt. Primary School

In Shibganj upazila, observation team visited one Govt. College and one Govt. Primary School namely; Adina Fazlul Haque Govt. College, Shibganj and Shibganj 1 No Govt. Primary School. In both College and School the team had conducted focus group discussion with the Principal/ Head Master, professors/ teachers, and other staffs. The education sector teams were divided into two group. One group visited the college and second group visited primary school. This two group consist of the following members: Ms. Leuja-UI-Zannah, Deputy Secretary (Budget Section), Secondary and Higher Education Division; Mr. Tushar Kumar Paul, Deputy Secretary (Budget 2), Ministry of Environment, Forest and Climate Change; Mr. Md. Ebadat Hossain, Deputy Secretary, Budget & Audit Wing, Ministry of Primary and Mass Education; Mr. Saiful Islam, Deputy Director, Institute of Public Finance Bangladesh (IPF); Mr. Md. Rashedul Islam, Consultant, SPFMS; and Mr. Nazmus Shahadat, Junior Consultant, SPFMS.

Observations and findings from the both schools are mentioned below:

3.1.5.1 Adina Fazlul Haque Govt. College, Shibganj

The observation team visited one government College named Adina Fazlul Haque Govt. College where the principal, teachers, guardians, college accountant, and other staff were present during the discussion. The three-member team is led by Ms. Leuja-UI-Zannah, Deputy Secretary (Budget), Ministry of Secondary and Higher Education and Mr. Tushar Kumar Paul, Deputy Secretary (Budget), Ministry of Environment, Forest and Climate Change and Md. Rashedul Islam, Consultant, BACS and iBAS++ Scheme of SPFMS program under Finance Division.

The team observed the college premises are clean and well bounded. During the visit, it is found that all teachers and staffs are getting their salaries timely. Both institutions are maintaining quality in providing education and teacher recruitment. Intuition-based major observations are mentioned below.

During the visit to the Govt. College, the team found several good practices such as:

- The college has a citizen charter;
- Attendance register is well maintained for teachers and employees;
- Teachers and staff receive their salary through EFT and all payments are made through iBAS++;
- The college maintains a hard copy of all transactions;
- The college has Multimedia Classrooms;
- One well-equipped ICT lab.

Upon the discussion with the parents, it is found that the parents are satisfied with the service and quality of education from the college.

Observations of Inspection Team

#	Questions	Yes	No
1	Are budget and Annual Procurement Plan (APP) accessible to the Public through a website/display board/Notice board?		N
2	Is there cleaning facilities in School?	Y	
3	Is Citizen Charter available on the premises?		N
4	Number of Manpower	Shortage	
5	School has boundary walls?	Y	
6	Textbooks are available on time (quantity)?	Y	
7	Textbooks are available on time (quality)?		N
8	Parents-Teacher Association/SMC is established? Is it Functional?	Y	
9	Playground is available for students?	Y	
10	If Yes, then accessible for students?	Y	
11	Toilets are available?	Y	
12	If yes, then well maintained?	Y	
13	Separate toilets are available for Girls?	Y	
14	Stock of supplies is maintained?	Y	

#	Questions	Yes	No
15	Attendance register is maintained for teachers and employees?	Y	
16	Complaint system is place for users (parents, students)?		N
17	Teachers and Staff are paid on time?	Y	
18	Fund to run the school is available?		N

Discussion-Open Questions

#	Area	Q&A
1	Open Questions	What are teachers-students' ratio of the school? Students drop-out ratio? Ans: Teachers: Students = 1: 161; Drop-out Rate = 17%
2	Budget Formulation, Execution and Auditing	Can you describe the budget preparation process? Ans: A little bit knowledge of traditional budgeting process. What about Budget Execution? Ans: Cash Purchase up to Tk 25,000 and for more amount they use RFQ method. When do you receive your fund? Ans: Timely What is working well and where do you see bottlenecks? Ans: They face no bottlenecks. Are payments being audited? Ans: Irregularly regular by Education Audit Directorate, Audit Complex, Segunbagicha.
3	PFM Process	How are salaries and payments made to school teachers? Ans: Through EFT Are they paid on time? Ans: Yes How are leave records maintain? Ans: By using Attendance Register and Vacation Calendar How cash transactions maintained? Ans: By maintaining Cashbook. How SLIP (School Level Improvement Plan) funds managed? Ans: Not Applicable Are they aware of any PFM related reforms? Ans: Yes What are the positive areas of using iBAS++? Ans: Less Time, Speedy Service Delivery Do they use their own User ID to get in iBAS++? Ans: Yes, they do. Do they have access to various reports in the iBAS++ ? Ans: Yes, they have. Do they reconcile their accounts with office of the DAFO? Ans: Yes, they do. Do the face any difficulties in the system of iBAS++? Ans: Sometimes they face some difficulties. Then they get service from iBAS++ Help Desk.
4	Citizen Engagement	Can you tell us more about parents-students participation in the budget cycle? Ans: They are partially involved in the budget cycle. Was the community given an opportunity to identify the needs or priorities for public services? Ans: Yes. Can you give examples of community engagement? Ans: Guardians Assembly Have you increased investments in area they have advocated for? Ans: Satisfaction level is okay. Can you describe the system in place for parents to complain? Can you share about school supervision activities? Ans: The Guardians can complain directly to the principal in verbally or in written format.

#	Area	Q&A
5	Gender Participation	Yes
6	Random Discussion with recipients	Do you have children studying here, what grades? For how long have they been here? Ans: Around 10 Guardians responded Yes and their children are studying from Grade 6 to Grade 10.
	Open Question	
	Payment	Do you pay an official fee for your child to attend school? Ans: Yes. They pay fees regularly on time by using online gateway (MFS or Online Banking)
7	Supplies/Services	Do they have Textbooks? Do you have comments on the textbooks or school curriculum? Ans: Yes. But the print of images incorporated in textbooks isn't crystal clear.
	Services Level	How was the service level received so far? How many students received stipends or scholarships? Usually how it is transferred? Ans: Satisfactory. Talent Pool Stipend = 44, Others = 96 All transfers are occurred by MFS (Nagad Platform)
		What has worked well and what can be improved? Ans: Academic and Co-curricular activities are satisfactory. Talent Pool stipend should be started again.
8	Participation	Have you participated in the budget preparation for the school? Ans: Yes
		Have your suggestions been taken into account? Ans: Yes
		Do you know the expenditures to date? Ans: yes
		Is there any safety net program at school? Ans: Yes (Stipends, Textbooks, Tiffin)
		Are there any activities relating to health and nutrition awareness? Ans: Yes

3.1.5.2 Shibganj 1 No Govt. Primary School

During the visit to the primary school, the team found several good practices such as:

- The school has a citizen charter;
- Attendance register is well maintained for teachers and employees;
- School Management Committee is functional;
- Teachers and staff receive their salary through EFT and all payments are made through iBAS++;
- Separate toilets are available for boys and girls;
- The students put off their shoes outside the classrooms that's why the classrooms are dust-free.
- The school maintains a hard copy of all transactions;

Total number of students is 301. Currently, the school has a total number of 10 teachers including 2 males and one supporting staff. The SMC members are also active. Upon the discussion with the parents, it is found that the parents are satisfied with the service and quality of education of the school.



Major discussions and findings during the visit:

Questions asked/information shared by the inspection team	Responses from the teachers, SMC members and guardians
Are budget and Annual Procurement Plan (APP)	There is an Annual Procurement Plan (APP) for SLIP (School

Questions asked/information shared by the inspection team	Responses from the teachers, SMC members and guardians
accessible to the public through website/display-board/noticeboard?	Level Improvement Plan).
How many teachers and staff do you have? How many students? And is there any drop out students?	There are 10 teachers including 2 male and one supporting staff that means most of the teachers are female. There are some cases of drop out.
Can you describe the budget preparation process? What about budget execution?	Can describe partially because they prepare the budget according to the school level improvement plan.
What is working well and where do you see bottlenecks?	Headmaster informed the team that they don't have separate playground and they share the playground with the secondary school situated in the same campus.
Are you aware that iBAS++ ID and password should be kept confidential and not be shared with others?	As the Upazilla Education Office prepare the salary of the teachers in the iBAS++ system, the teachers don't have separate ID and password.
Can you please share your experience managing the iBAS++ system; recording transactions and extracting reports?	They are happy with the iBAS++ system which helps them in getting their salary on time. As the teachers do not use iBAS++ system directly, so they don't have any managing experience. They only get their salary in their bank account.
Do the school has a boundary wall, playground and cleaning facilities?	Have a common playground and boundary wall with the secondary school. There is one staff for cleaning and all other services.
Do you prepare the Annual Procurement Plan at the start of the year?	Yes, they prepare the Annual School Level Improvement Plan (SLIP).
Where is the Citizen Charter? The basic objective of the Citizens' Charter is to empower the citizen in receiving public service and the Charter should be displayed publicly	Citizens Charter is displayed properly in the veranda of the first floor.
How are "SLIP" (School Level Improvement Plan) funds for the expenditure of unconditional block grants managed?	Head teacher informed that SLIP is maintained by SMC and PTA (Parent Teacher Association).
When did you receive the Textbooks for the 2024 session?	Textbooks were received on time and distributed on 1 st January.
Is there any provision for the parents-teachers meeting?	Parent teacher's meetings conducted regularly.
Do you have male & female separate restrooms?	Male & female separate restrooms are available with all facilities.
Do you maintain a salary register?	The salary register is maintained properly.
How are salaries and payments made to school teachers	Head teacher informed that salaries are paid via EFT; usually teachers receive an SMS on the first opening day of the Month.
Is there any Audit done recently?	Last few years audit was not conducted.
What are the positive areas of using iBAS++?	The system is hassle-free, time and cost effective.
Any issues related to the distribution of Stipend?	Sometimes some students don't receive the stipend in their MFS system and they make complain for this. But the complaint redressal system is not easy.
- Do they use their own ID to get into iBAS++? Do they have access to various reports in the iBAS++ system? - Do they face any difficulties in the system of iBAS++? If yes, whom did they contact? How was that experience?	The teachers do not use the iBAS++ system directly. So they don't have any ID and password.
Do they reconcile their accounts with DAFO/UAO? How?	Not applicable for them.
Can you give examples of community engagement?	There is not much community engagement.
Have you increased investments in areas they have advocated for?	SMC and teachers try to respond to their suggestions.
Can you tell us more about gender issues? Have you provisioned a budget to address gender issues?	There is no separate budget but the teachers and SMC members are sensitive to gender issues.
Do you work with gender groups? Such as International Women Day.	There is not any such activity.
Can you describe the system in place for parents to complain?	The parents can complain to the teachers directly.
How can ensure a transparent Procurement process in the	Maintain stock register.

Questions asked/information shared by the inspection team	Responses from the teachers, SMC members and guardians
schools?	
Have you participated in the budget preparation for the school?	The teachers have not yet participated in any national budget making process but they prepare the budget for the school level the annual school level improvement plan.
Have your suggestions been taken into account?	Not applicable.
Do you know the expenditures to date?	No.
Is there any safety net program at school? Such as school feeding?	Yes, School Stipend Programme.
Are there any activities relating to health and nutrition awareness?	Yes, there is a team of “Khude Doctor” (Little Doctors). The team make the students aware about health issues.

3.1.6 Upazila Social Services Office, Shibganj, Chapainawabganj

The PFM field inspection team visited in Upazila Social Services Office, Shibganj Upazila, Chapainawabganj. A

three-member team led by Mr. Mohammad Mizanur Rahman, Senior Assistant Secretary, Ministry of Social Welfare Environment, visited the Upazila Social Services Office. The team included Mr. Samsuddin Munna, Implementation Support Consultant, SPFMS program, Md. Rakib Hossain, Junior Consultant, SPFMS. As a key stakeholder of Public



Financial Management, the Upazila Social Services Office is playing a vital role in distributing different Social Safety Net Programs. The team tried to find out the key challenges and activities of the Social Services office through a question-answer session and open discussion.

The team leader also talked to the beneficiaries. A summary of the discussion is highlighted below:

General Observations

- The upazila office involves in selecting & coordinating the activities of social safety net programs in upazila level.
- Beneficiaries are properly selected.
- IT equipment is in place for smooth operation.
- Complaint system is in place for users.

Questions asked / information shared by the inspection team	Response from Shibganj Upazila Social Services Office
Can you tell us about the organization? How many staff do you have?	Upazila Social Welfare Office, Shibganj plays a vital role in social safety net management in Shibganj upazila. This administrative unit deals with more than 60 thousand beneficiaries in 15 unions. This office has 15 personnels and 03 posts are vacant at present.
How many beneficiaries do you serve?	At present a total of 62,704 beneficiaries are served in 06 broad head of social safety net program.
How you select beneficiaries?	As per rules and regulations, selection of beneficiaries involves several steps extending from union to upazila level. Firstly, the

Questions asked / information shared by the inspection team	Response from Shibganj Upazila Social Services Office
	potential beneficiaries apply online, then the union committee scrutinizes the applications and recommends their proposal to the Upazila committee and finally, the Upazila committee approves and finalizes the beneficiaries.
How do you provide the allowance to beneficiaries?	It is G2P system through agent banking of Bank Asia.
Do you have a system in place for complaints?	Though the complaints are addressed as soon as it is brought to the attention of the competent officer, but no complaint's register is maintained.
What about budget execution? What key issues/bottlenecks have you identified?	There is no problem regarding budget execution
Are payments being audited?	Yes. Compliance audit is being done by the Social Security Audit Directorate.
What is the fund allocation procedure? And how are funds disbursed to local organizations?	Through iBAS++ funds are allocated. Mainly the funds are disbursed from the ministry through the directorate to the 1,032 units of social services points.
How are the accounts maintained?	Through iBAS++ system accounts are maintained centrally from the ministry.
How would you describe your experience with iBAS++ especially coding, recording transactions?	Good but report generation in iBAS++ is time consuming and sometimes faces network congestion.
Can you tell us more about gender issues? Have you provisioned budget to address gender issues?	Priorities are given in supporting the women beneficiaries as most of them are not literate in operating mobile phones.
How many women beneficiaries do you serve?	Women beneficiaries are 37,367 which is approximately 60% of total beneficiaries.
What are the main challenges you faced?	- There is significant involvement from local leadership in the beneficiary selection process, which may be influencing the outcomes. - Many beneficiaries are not literate in operating mobile phones. - Acute shortage of manpower in Social Welfare office - Lack of proper IT training for office staffs - Insufficient logistics supports for the Union social workers - Sometimes finger print of the beneficiaries does not matched. - The insufficient availability of the activist of agent banking in the union level.
What about budget preparation? Did you prepare budget through iBAS++?	Yes, budget is prepared through iBAS digitally.
What about budget execution? What key issues / bottlenecks have you identified?	Haven't found any bottlenecks in terms of budget execution.
Do you face any problems to understand coding structure?	Initially some economic code appears bit complex, now it is easily comprehensible.
Do you check regularly iBAS++ generated reports?	Yes, regularly check iBAS++ generated report.
What are the challenges faced with regards to reports?	- Report generation is time consuming - Server request time out and server connection is disconnected frequently.
Do you maintain your own ID and password confidentially for operating iBAS++?	Yes, ID and password is kept confidentially.
What are the main challenges you faced using iBAS++?	- Server related issues due to network congestion - Skilled iBAS++ users - Lack of physical iBAS++ training - OTP not sent on time - Lump grant, GPF final payment and gratuity is not EFT based

3.1.3 Office of Upazila Women Affairs, Department of Women Affairs, Shibganj, Chapainawabganj

A three-member team led by Ms. Sufia Nazim, Joint Secretary, Ministry of Women and Children Affairs visited District Women Affairs Office, Chapainawabganj. The team included Mr. Md. Khademul Karim Iqbal, CAFO, Office of the Chief Accounts and Finance Officer and Mr. Mohammad Rezwanul Islam, ISC, SPFMS. During the visit, they were accompanied by Ms. Umma Sumaya, Upazila Women Affairs Officer, and other relevant staffs.

The Office of the Upazila Women Affairs in Shibganj, Chapainawabganj, plays a pivotal role in advancing the rights and welfare of women in the upazila level. It is dedicated to implementing policies and programs aimed at empowering women, ensuring gender equality, and fostering socio-economic development. The office is committed to creating a safe, inclusive, and supportive environment for women and children. During the visit the team observed that the office is staffed with adequate manpower. At present out of 4 approved posts 3 are occupied and position of office assistant is vacant. Some of the highlighted programs conducted through Office of Upazila Women Affairs, Shibganj, Chapainawabganj are as follows:



- **Food Assistance Program for Vulnerable Women Benefit (VWB):** Through the VWB program, the socio-economic conditions of the poverty-stricken and vulnerable rural women of the country are being improved. As a result, their food insecurity, nutritional deficiency and economic insecurity are removed, and social status of women has been established.
- **Mother and Child Benefit Program (MCBP):** This program fulfills the nutritional needs of pregnant mothers and newborn babies.
- **Accelerating Action to End Child Marriage in Bangladesh (Phase-II):** The project team was onboarded from March 2024. Currently, the gender promoters are conducting awareness activities at the field level.

Below are some of the major observations made by the team, with detailed findings provided thereafter:

- Need manpower in Union level, at present have to depend on Union Porishod for various issues.
- The trainings which are provided to the beneficiaries are not need based.
- The last audit was conducted three years ago.
- Facilities are well maintained.
- Selection of right beneficiaries is challenging and to overcome this needs Union Women Development Workers.
- Complaint system is maintained for users.
- Keep records of receipts with signatures/thumb imprints of program beneficiaries acknowledging receipt of direct cash transfers. However, digital documents are preserved.

Questions asked / information shared by the inspection team	Response from Shibganj Upazila Social Services Office
Can you tell us about the organization?	The office is located in a UNO office and its well maintained.
How many staff do you have?	1 Upazila Women Affairs Officer, 1 computer operator and 1 trainer.

Questions asked / information shared by the inspection team	Response from Shibganj Upazila Social Services Office
How many beneficiaries do you serve?	- Vulnerable Woman Benefit (VWB): 2,029 beneficiaries. - Mother and Child Benefit Program (MCBP): 6,743 current beneficiaries.
How you select beneficiaries?	Online Application-verified by the Union and UP Chairman and Upazila VWB Committee- Card distribution by UNO office.
How you provide the Allowance to beneficiaries?	Through MFS.
Do you have a system in Place for complaints?	Complain register is regularly maintained.
What about budget execution? What key issues/bottlenecks have you identified?	- Receive the budget directly from Ministry. - Salary-Bonus/ Medical Allowances/ Contingency etc. are received by iBAS++ - Faces delay in report generation from iBAS++.
Are payments being audited?	Yes, payments are being audited from department level on regular basis.
What is the fund allocation procedure?	Fund is allocated by the Department and it is fixed.
How are funds disbursed to local organizations?	But no fund is given to the NGOs.
How are the accounts maintained?	Both manually and through iBAS++
Can you give examples of community engagement?	Protection from Child marriage: In FY 2022-23, 04 incidents and during FY 2023-24 only 01 incidents were addressed.
What are the main challenges you faced?	- Selection of right beneficiaries is challenging and to overcome this need Union Women Development Workers - Budget limitation. - There is no permanent office setup for the One-Stop Crisis Cell (OCC) at the hospital level. Frequent shifts in office locations hinder service delivery. - OCC: No officials of DWA are included in the law-and-order committee and coordination committee at the upazila level, which needs to be addressed. - There is a lack of public awareness regarding the activities of the One-Stop Crisis Cell (OCC), which needs to be addressed. - The lack of facilities for instant cash support for victims sometimes creates challenges in service delivery. - Due to the lack of permanent transportation facilities, they encounter problems during emergency movements.



4.0 Good Practices Observed

The EFT system is utilized by nearly 100% of the officials in District and Upazila offices to receive their salaries. The District Accounts and Finance Officer and Upazila Accounts Officer typically assist the offices in budget execution, and the PFM has become accustomed to public sector service providers. The following are some good practices that were observed during the field inspection.

District Level

4.1 Government Offices

4.1.1 Deputy Commissioner's (DC) Office, Chapainawabganj

- The login credentials for iBAS++ are kept confidential.
- Awareness and implementation of the iBAS++ system shows improvement in various Govt. offices.
- Encouraging citizen participation through public forums and feedback mechanisms.

4.1.2 District Accounts and Finance Office, Chapainawabganj

- Relevant officers regularly generate the reports from iBAS++.
- DDOs submit their bills online and accounting records are available.
- Citizen Charter is available.
- Almost no challenges in the case of pensioners and GPF beneficiaries since these become a lot easier after the introduction of iBAS++.

4.1.3 District Social Welfare Office, Chapainawabganj

- The management of beneficiary selection for the social safety net programs are coordinated accordingly. No complaint was found in this regard.
- The cash book is maintained regularly, and expenditure reconciliation is done in collaboration with the District Accounts and Finance Office.
- The women beneficiaries are encouraged to operate their own mobile phones.
- No complain of fraud transaction was reported from the beneficiary.
- Officials took the initiatives to make the Registration Department corruption free.

4.1.4 District Women Affairs office, Chapainawabganj

- Have adequate manpower in Chapainawabganj District.
- Accounts records are maintained through iBAS++ and also maintain a registers.
- Complaint system is maintained for the users.
- Beneficiaries receives their allowance in a timely manner.



“Earlier today, I was on the verge of death. However, I am now feeling much better”

---- *Mohammad Dulal Miah, a recipient of health services*

Mohammad Dulal Miah, a 60-year-old street vendor selling nuts in ward number 15 of Chapainawabganj municipality, suffered from severe dizziness on the morning of May 26, 2024. Seeking advice from nearby individuals, he received conflicting opinions - one suggesting high blood pressure and another suggesting low blood pressure as the cause. This conflicting information left Dulal feeling confused, and his health condition worsened. Consequently, his son brought him to Chapainawabganj Sadar Hospital.

Dulal Miah was admitted to the hospital by the emergency medical officer after receiving initial treatment. Dulal expressed his contentment by stating, “Earlier today, I was on the verge of death. However, I am now feeling much better. The physician provided me with attentive care and administered injections along with three tablets. The nurses were also extremely dedicated, ensuring that the injections and tablet doses were given on time.”

He said, “All medications are provided at no charge by the hospital, with the exception of two tablets that are currently unavailable in the medicine inventory”.

Dulal Miah is the father of three sons and his wife. His sons are married and maintaining their family separately. Dulal Miah and his wife manage their family by selling nuts to earn a living. Unfortunately, they do not have any additional savings to address unforeseen circumstances such as medical expenses. Dulal expressed, “The government hospital serves as our reliable option for healthcare services, providing access to those in need, including vulnerable individuals like myself.”

The physician has diagnosed that Dulal Miah is afflicted with hypertension and has prescribed the required medications. Additionally, it was advised that Dulal Miah should take ample rest.

4.2 Health Sector: 250 Bedded District Hospital Chapainawabganj

- Citizen Charter is available.
- Hospitals are equipped with advanced and exclusive medical equipment..

4.3 Education Sector**4.3.6 Horomohan Govt. High School, Chapainawabganj**

- Citizens Charter is available.
- Salary and leave registers were well-maintained and monitored by the headmaster.
- The stipend to the students was given on a regular basis through EFT (100%).

4.3.2 Nababganj Model Govt. Primary School, Chapainawabganj

- The stipend to the students was given on a regular basis through EFT (100%).
- Students participate in District level programs such as extracurricular activities.
- School management committees are active. Any issues related with transaction are settled by the committees' collective decisions.
- Textbooks were distributed to students on time, with all materials being made available by January 1st.

Upazila Level**4.4 Government Offices****4.4.1 Office of the Upazila Nirbahi Officer, Shibganj, Chapainababganj**

- Through iBAS++ system, most of the users now can identify how much money is allocated for each code. This capability helps them to properly utilize and spend the budget.

4.4.2 Upazila Accounts Office, Shibganj, Chapainababganj

- iBAS++ reports were generated duly and reviewed by UAO.
- Regular updates and clear communication between different Govt. departments.
- UAO confirmed that DDO review and reconciles the reports regularly.
- GPF balances are reconciled by UAO and the team without facing any technical challenges.

4.4.3 Upazila Social Services Office, Shibganj, Chapainawabganj

- Upazila Social Services Office communicates with the Bank Manager frequently to solve the allowances payment issues that arise from the beneficiaries.

4.4.4 Office of the Women Affairs officer, Shibganj, Chapainababganj

- Currently serving 2,029 beneficiaries under Vulnerable Woman Benefit (VWB) program and 6,743 current beneficiaries under Mother and Child Benefit Program (MCBP).



“ I am able to settle a pension case within two days of retirement”

— *Mossammat Naznin, an Auditor of District Accounts Office*

Mossammat Naznin serves as an auditor at the Chapainawabganj district Accounts office, where she is assigned with resolving pension cases for retired individuals. She is dedicated to efficiently settling these cases without causing any inconvenience to the pensioners.

Naznin expressed her immense satisfaction with the new pension settlement system, stating, “ I am able to settle a pension case within two days of retirement. I attributed this success to the efficient online reporting and record management provided by the iBAS++ system”. Furthermore, she highlighted the convenience of not having to refer pensioners to their previous work stations for clearance.

Naznin learned about the miserable state of pension management system from a senior pension holder. However, at her workplace, pensioners do not face any difficulties. She mentioned, “In case of any minor issues regarding pension settlement, we promptly assist the pension holder by providing guidance on gathering the required information. Occasionally, the pension settlement process may take a few days. On average, though, we are able to finalize pension matters within a week.”

Naznin mentioned that the life verification apps are not widely used in field level offices. Extensive promotion of these apps is necessary to increase its popularity, which could ultimately alleviate the challenges faced by pension holders.

Naznin emphasized that the enhancement of pension services is instrumental in bringing about the realization of a Smart Bangladesh.

- Beneficiaries are satisfied with the service delivery.

4.5 Education Sector

4.5.1 Adina Fazlul Haque Govt. College, Shibganj

- The college has a citizen charter;
- Attendance register is well maintained for teachers and employees;
- Teachers and staff receive their salary through EFT and all payments are made through iBAS++;
- The college maintains a hard copy of all transactions;
- The college has Multimedia Classrooms;
- One well-equipped ICT lab.

4.5.2 Shibganj 1 No Govt. Primary School, Shibganj, Chapainababganj

- The stipend was given to the students regularly through EFT (100%) with proper monitoring by the respective authority.



5 PFM Challenges Observed

District Level

5.1 Government Offices

5.1.1 Deputy Commissioner's (DC) Office, Chapainawabganj

- Local government entities are still not fully integrated into the iBAS system. This lack of integration is a critical issue that needs urgent attention to ensure a more unified and effective system.

5.1.2 District Accounts and Finance Office, Chapainawabganj

- Some DDOs cannot meet the account and expenditure reconciliation deadlines.

5.1.3 District Social Welfare Office, Chapainawabganj

- Many beneficiaries are not literate in operating mobile phones.
- Shortage of manpower in Social Welfare office.
- Insufficient logistics support for the field level social workers.
- Lack of Proper IT training specially iBAS++ for office staff.
- Insufficient campaigns to make the beneficiaries aware of MFS fraud.

5.1.4 District Women Affairs office, Chapainawabganj

- As the field offices do not have their own buildings, they run their offices in rented houses, official activities are hampered.
- Funds needed, to increase the number of beneficiaries.
- Obstacles to implement women developmental programmes due to religious prejudices, misinterpretation of religious guidelines, conservative attitude of male dominated society, lack of awareness of women's rights etc.

5.2 Health Sector

5.2.1 250 Bedded District Hospital Chapainawabganj

- Lack of knowledge in budget preparation through iBAS++.
- Manpower and Professional Shortages.
- Underutilization of Equipment.

5.3 Education Sector:

5.3.1 Horomohan Govt. High School, Chapainawabganj

- Despite the punctual distribution, there were considerable issues concerning the quality of the textbooks. Many of the books were found to be of poor quality, with numerous reports of them becoming torn and damaged within just two to three months of use.
- School teachers are not aware of budget cycle, budget planning and execution.

5.3.2 Nababganj Model Govt. Primary School, Chapainawabganj

- Participation is absent in the planning and budgeting process.
- Lack of knowledge in iBAS++ system.

Upazila Level

5.4 Government Offices

5.4.1 Office of the Upazila Nirbahi Officer, Shibganj, Chapainababganj

- iBAS++ reports were generated and reviewed regularly but sometimes had trouble viewing messages due to poor server/Slow Internet speed.
- Beneficiaries of the old age allowance frequently encounter problems during fingerprint verification at the time of withdrawing the allowance from the bank.
- Currently, there is no interface with the iBAS++ system, and it was requested to provide a simple interface for the Municipality office/ City Corporations or develop a simple App where they can access all the account-related information.
- At present only Sonali Bank is available for supplier bills.

5.4.2 Upazila Accounts Office, Chapainababganj

- Insufficient knowledge on iBAS++ system.
- Occasional delay in receiving one-time password (OTP) for salary payment.
- Lack of training on DDO other bills.

5.5 Education Sector

5.5.1 Adina Fazlul Haque Govt. College, Shibganj

- Lack of transparency in financial transactions and record keeping.
- Less involved in planning and budgeting activities.

5.6 Health Sector

5.6.1 Shibganj Upazila Health Complex

- Lack of knowledge in budget preparation through iBAS++.
- Manpower and Professional Staff Shortages.



6.0 Service Delivery Challenges Observed

Following is some service delivery challenges observed by the field inspection team during the visit to Chapainawabganj District & Shibganj Upazila.

6.1 Government Offices

6.1.1 Deputy Commissioner's (DC) Office, Chapainawabganj

- TA/ DA bill: Faces problem while receiving OTP when they go outside of duty station (local tour at thana/ upazila level). The current requirement for an OTP (One-Time Password) for every local travel authorization is proving to be cumbersome and inconvenient for users.
- While users have a basic understanding of the iBAS system, they encounter significant challenges, particularly when it comes to recording staff leave and managing local travel. This suggests that more comprehensive training or system improvements may be needed to facilitate these specific tasks.
- In case of change in NID number it's not automatically updated in the system.

6.1.2 District Accounts and Finance Office, Chapainawabganj

- When granting PRL entry, the GPF needs to be canceled manually; otherwise, the amount will continue to be deducted for GPF for the next six months.
- Faces delay in receiving OTP and sometimes faces problem in receiving payment order.

6.1.3 District Social Welfare Office, Chapainawabganj

- Manipulation of beneficiary selection/political interference
- The district-level office plays a crucial role in coordinating social safety net management activities across Upazilas within its jurisdiction. Although a coordination mechanism exists, it is not widely followed. It is crucial to enforce the existing coordination mechanism more rigorously and ensure that all Upazila offices adhere to it. This can be achieved through regular training, clear communication of expectations, and establishing accountability measures. Additionally, enhancing collaboration and feedback loops between district-level and upazila offices can help improve the overall effectiveness and equity of social safety net programs.

6.1.4 Office of the Upazila Nirbahi Officer, Shibganj, Chapainababganj

- Occasional delay in receiving one-time password (OTP) for salary payment.

6.1.5 Upazila Social Services Office, Shibganj, Chapainababganj

- For beneficiaries, limited awareness and financial literacy, especially among rural populations, can lead to confusion and mistrust of agent banking services.
- Service providers face infrastructure and resource constraints, including an insufficient number of agent banking outlets and limited technological infrastructure in rural areas.

6.2 Health Sector

- A notable case is the Chapainababgonj hospital, which was upgraded from a 100-bed facility to a 250-bed hospital. This upgradation, approved by the Health Ministry in May 2023, should classify it as a general hospital under the economic code of the iBAS system. Unfortunately, this upgradation has not yet been reflected in the iBAS system, resulting in numerous pending benefits associated with the hospital's new status. Staff salaries were delayed for three months due to this administrative bottleneck. The hospital superintendent had to make several trips to Dhaka to secure approval for staff salaries and benefits, yet many issues remain unresolved.
- Hospitals are equipped with advanced and exclusive medical equipment. However, due to the lack of qualified doctors and healthcare professionals, these machines often sit idle resulting in a significant waste of resources and potential.

6.3 District Women Affairs Office, Chapainawabganj

- One-Stop Crisis Cell (OCC)
 1. Due to the frequent change of OCC office rooms, the service to the victim is disrupted. Hence permanent office room is required for OCC.
 2. The activities of OCC are not communicated with the local mass people. As a result most of the people are not aware about their services.
- There is a need for additional training on budget preparation, as staff often struggle to determine which codes are appropriate for their demands due to a lack of knowledge.

**7.0 Capacity Gaps Observed**

Although District and Upazila level offices have encountered some challenges, PFM reforms are still operating effectively in the field. Both service providers and recipients are familiar with the iBAS++ system, though there is potential for further improvement. Service providers at the District and Upazila levels are actively disseminating budget expenditure information to the public through the online payment system, which is accessible in government offices. There is significant interest in the iBAS++ system from both providers and recipients. Moreover, the team in Chapainawabganj District and Shibganj Upazila has identified several capacity gaps across various sectors.

- Lack of training and personnel shortage created the problem of giving appropriate services to the patients in the health sector.
- Management Training (including procurement, office management, record keeping) should be arranged for relevant stakeholders and service providers.
- Need training on iBAS++ system including institutional budget preparation for medical officials and academicians immediately.

**9.0 Lessons Learned**

- Although there has been progress in the awareness and implementation of the iBAS system, pressing concerns remain in the health sector, education quality, and social safety net payments, which require immediate attention. Also there is a need for ongoing monitoring, institutional collaboration, and focused interventions to improve public financial management at the grassroots level.
- Expensive medical equipment's lying unused or dysfunctional in public hospitals, although those were purchased using public money to ensure better treatment of general patients. As a result, a large number of people are getting deprived of the benefit of that equipment in government hospitals;
- The District and Upazila offices were familiar with the iBAS++ system. However, the training module (online) for iBAS++ has limited accessibility for field offices;
- More in-person/physical training required on pension and fund management.

10.0 Suggestions to Improve the Questionnaires

- Some questions are repeated in succession, leading to redundancy and potentially causing confusion;
- Some questions are complicated and need to be reviewed and simplified;
- The number of questions is required to be reduced in numbers to address the maximum number of stakeholders in the stipulated time;
- Differences observed in understanding and interpretation of questionnaires comparing in District and Upazila levels;

- Widespread awareness about the iBAS++ system and PFM reforms requires extensive outreach and promotion



11.0 Recommendations

- Streamline the iBAS system to simplify travel authorization and ensure local government inclusion.
- Taking steps for more frequent life verification checks for pensioners to prevent misuse of funds.
- Address manpower shortages in the health sector and ensure system upgradation.
- A highlighted TAB should be arranged in the iBAS++ website where all the updated changes/modifications will be displayed.
- Expanding the coverage of VWB programme and Mother and Child Benefit programme.
- Before applying to the CGA office for gratuity payment and pension payment, all the clearance process from the controlling authority i.e, approval of pension and gratuity in the administrative level needs to be online in order to get the best service.
- Enhance the efficiency of social safety net payment disbursements to ensure timely and accurate delivery to beneficiaries.
- Cybersecurity should consider as priority concerns and mass training should provide to the relevant officials and stakeholders in this regard.
- Some training related with PFM/ A-Challan can be arranged for the Municipal offices. Specially the public representatives have lack of knowledge in this area.
- 'Rest & Recreation Allowance' should be automated and fully integrated into iBAS++.
- VAT is assigned on contingency bill entries, but it would be better if the percentage were automatically applied to all bills. It is suggested to develop an API of iBAS++ with eTDS system (e-tax deduction at source).
- Set up a database for One-Stop Crisis Center and One-Stop Crisis Cell.
- There should be an alternative verification method besides fingerprints, as issues frequently arise with the Old Age Allowance. For example: Record finger print from all the ten fingers.

Annexure



12.0 Annexure

Annex-I: Government Order (GO) for field inspection

Annex-II: Tour Schedule

Annex-III: Team Formation with roles and responsibilities

Annex-IV: Power Point Presentation about PFM reforms which was presented during the inspection

Annex-I: Government Order (GO) for Field inspection**একই স্মারক নম্বর ও তারিখের স্থলাভিষিক্ত**

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
অর্থ মন্ত্রণালয়, অর্থ বিভাগ
বাজেট অনুবিভাগ-১, বাজেট শাখা-৩
www.mof.gov.bd

স্মারক নং-০৭.০০.০০০০.১০৩.১৮.০১৩.২০(অংশ-২)-৮২২

তারিখ: ০১ জ্যৈষ্ঠ ১৪৩১
১৫ মে ২০২৪

বিষয়: SPFMS কর্মসূচির আওতায় আগামী ২৬-২৭ মে ২০২৪ সময়ে চাঁপাইনবাবগঞ্জ জেলা ও শিবগঞ্জ উপজেলা পরিদর্শন টিমে কর্মকর্তা মনোনয়ন।

অর্থ বিভাগের 'Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS)' শীর্ষক কর্মসূচির আওতায় বাস্তবায়নধীন 'PFM Reforms Leadership, Coordination and Monitoring' শীর্ষক ক্রিমের আওতায় আগামী ২৬-২৭ মে ২০২৪ সময়ে চাঁপাইনবাবগঞ্জ জেলা ও শিবগঞ্জ উপজেলা পরিদর্শনের লক্ষ্যে নিম্নবর্ণিত কর্মকর্তাদেরকে নির্দেশক্রমে মনোনয়ন প্রদান করা হলো:

ক্রমিক	নাম, কার্যালয় ও পদবি	মোবাইল
১.	জনাব দিলরুবা শাহীনা, অতিরিক্ত সচিব (প্রবিধি), অর্থ বিভাগ	০১৭১৩-০০৯৬৮৮
২.	জনাব তনিমা তাসমিন, প্রোগ্রাম এক্সিকিউটিভ অ্যান্ড কোঅর্ডিনেটর, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭১৭-৫০৯৯৮৫
৩.	জনাব সুফিয়া নাজিম, যুগ্মসচিব, মহিলা ও শিশু বিষয়ক মন্ত্রণালয়	০১৭১৩-০৮২২৬৩
৪.	জনাব লিউজা-উল-জাম্মাহ, উপসচিব, মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ	০১৭৫৮-৩২১৯৬৮
৫.	জনাব তুষার কুমার পাল, উপসচিব, পরিবেশ, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়	০১৩০৩-২১৮৮৪১
৬.	জনাব মোঃ হাবিবুর রহমান, উপসচিব, স্থানীয় সরকার বিভাগ	০১৭১১-০৪৭৯৩১
৭.	জনাব সাইফুল ইসলাম, উপ-পরিচালক, ইনস্টিটিউট অব পাবলিক ফাইন্যান্স	০১৭৮১-১৫০০০০
৮.	জনাব মোঃ ইবাদত হোসেন, উপসচিব, প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়	০১৭১৩-০০০৭০০
৯.	জনাব খাদেমুল করিম ইকবাল, সিএএফও	০১৭১৩-০৬৭৬৫৭
১০.	জনাব সূরীল কুমার পাল, সিনিয়র সহকারী সচিব, স্বাস্থ্য সেবা বিভাগ	০১৯১৩-৪৮৫৯২৪
১১.	জনাব মুহাম্মদ মিজানুর রহমান মিয়া, সিনিয়র সহকারী সচিব, সমাজকল্যাণ মন্ত্রণালয়	০১৭১২-৮৯৬৬০১
১২.	জনাব সামছুদ্দিন মুন্না, ইমপ্লিমেন্টেশন সাপোর্ট কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭১৬-০২৮২৮১
১৩.	জনাব মোহাম্মদ রিজওয়ানুল ইসলাম, ইমপ্লিমেন্টেশন সাপোর্ট কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭৬০-৩৩০০০০
১৪.	জনাব মোঃ রাশেদুল ইসলাম, কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭৭৩-৮১২৯২৮
১৫.	জনাব এ. কে. এম. রহমত আলী হাওলাদার, পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭১৫-০৯০৯৮৯
১৬.	জনাব মোঃ সাহেদ হাসান পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭১২-০৬৩৫৪৬
১৭.	জনাব মোঃ আশিকুর রহমান, জুনিয়র আইটি কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৭১৩-৩৬৪৭৫৫
১৮.	জনাব রাকিব হোসেন, জুনিয়র কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৮৩৮-৯৮৩১৫৭
১৯.	জনাব নাজমুস সাহাদত, জুনিয়র পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ	০১৬৭৫-১১৭৮০৫

২। বর্ণিত পরিদর্শনে অংশগ্রহণকারী কর্মকর্তাগণ তীদের নিজ নিজ মন্ত্রণালয়/বিভাগ/দপ্তর হতে বিধি অনুযায়ী ডিএ প্রাপ্য হবেন।


(নূরউদ্দিন আল ফারুক)
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বিতরণ (জ্যেষ্ঠতার ভিত্তিতে নয়):

- জনাব দিলরুবা শাহীনা, অতিরিক্ত সচিব (প্রবিধি), অর্থ বিভাগ
- জনাব তনিমা তাসমিন, প্রোগ্রাম এক্সিকিউটিভ অ্যান্ড কোঅর্ডিনেটর, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
- জনাব সুফিয়া নাজিম, যুগ্মসচিব, মহিলা ও শিশু বিষয়ক মন্ত্রণালয়
- জনাব লিউজা-উল-জাম্মাহ, উপসচিব, মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ
- জনাব তুষার কুমার পাল, উপসচিব, পরিবেশ, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়
- জনাব মোঃ হাবিবুর রহমান, উপসচিব, স্থানীয় সরকার বিভাগ
- জনাব সাইফুল ইসলাম, উপ-পরিচালক, ইনস্টিটিউট অব পাবলিক ফাইন্যান্স
- জনাব মোঃ ইবাদত হোসেন, উপসচিব, প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়

৯. জনাব খাদেমুল করিম ইকবাল, সিএএফও
১০. জনাব সুশীল কুমার পাল, সিনিয়র সহকারী সচিব, স্বাস্থ্য সেবা বিভাগ
১১. জনাব মুহাম্মদ মিজানুর রহমান মিয়া, সিনিয়র সহকারী সচিব, সমাজকল্যাণ মন্ত্রণালয়
১২. জনাব সামছুদ্দিন মুন্না, ইমপ্লিমেন্টেশন সাপোর্ট কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৩. জনাব মোহাম্মদ রিজওয়ানুল ইসলাম, ইমপ্লিমেন্টেশন সাপোর্ট কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৪. জনাব মোঃ রাশেদুল ইসলাম, কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৫. জনাব এ. কে. এম. রহমত আলী হাওলাদার, পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৬. জনাব মোঃ সাহেদ হাসান পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৭. জনাব মোঃ আশিকুর রহমান, জুনিয়র আইটি কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৮. জনাব রাকিব হোসেন, জুনিয়র কনসালটেন্ট, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ
১৯. জনাব নাজমুস সাহিদাত, জুনিয়র পরামর্শক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ

অনুলিপি সদয় অবগতি ও প্রয়োজনীয় কার্যার্থে (জ্যেষ্ঠতার ভিত্তিতে নয়):

১. সচিব, মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা
২. সচিব, স্থানীয় সরকার বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা
৩. সচিব, পরিবেশ, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা
৪. সচিব, স্বাস্থ্য সেবা বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা
৫. সচিব, প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা
৬. সচিব, মহিলা ও শিশু বিষয়ক মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা
৭. সচিব, সমাজ কল্যাণ মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা
৮. হিসাব মহানিয়ন্ত্রক, হিসাব মহানিয়ন্ত্রকের কার্যালয়, সেগুন বাগিচা, ঢাকা
৯. জেলা প্রশাসক, চাঁপাইনবাবগঞ্জ
১০. পুলিশ সুপার, চাঁপাইনবাবগঞ্জ
১১. উপজেলা নির্বাহী অফিসার, শিবগঞ্জ, চাঁপাইনবাবগঞ্জ
১২. জেলা একাউন্টস এন্ড ফিন্যান্স অফিসার, চাঁপাইনবাবগঞ্জ
১৩. উপজেলা একাউন্টস এন্ড ফিন্যান্স অফিসার, শিবগঞ্জ, চাঁপাইনবাবগঞ্জ
১৪. জাতীয় কর্মসূচি পরিচালক (SPFMS) ও অতিরিক্ত সচিব (বাজেট-১), মহোদয়ের ব্যক্তিগত কর্মকর্তা, অর্থ বিভাগ

Annex-II: Tour Schedule**Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS)****Finance Division, Ministry of Finance****PFM Reforms Field Inspection****Chapainawabganj District and Shibganj Upazila**

DATES : 25/05/2024 to 28/05/2024
Location : Chapainawabganj District and Shibganj Upazila

PARTICIPANTS : Officers of Finance Division; SPFMS Program; Representatives of Different Ministries/ Divisions; IPF; WB; EU; Global Affairs Canada.

DAY-1 ACTIVITIES**Team 1**

Date	Time	ACTIVITIES
25/05/2024 Tuesday	04:00PM	Travel by Air to Rajshahi
	05:30PM	Travel to Chapainawabganj District from Rajshahi Airport (by road)
	06:30PM	Check-in at hotel
	07.30PM	Team Debriefing followed by dinner

Team 2

DATE	TIME	ACTIVITIES
25/05/2024 Tuesday	07:00AM - 07:30AM	Team Assembles
	07:30AM	Departure and Travel
	02:00PM	Arrival and check in Chapainawabganj Circuit House

DAY-2 ACTIVITIES

Date	Time	Activities	Remarks
26/05/2024 Wednesday	09:30AM - 12:30PM	Workshop on Public Financial Reforms with Deputy Commissioner, Local public representatives, District level Officers, members from civil society, head/ representative from Govt. Educational institutions.	Deputy Commissioner, Chapainawabganj and SPFMS Program Office
	12:30PM- 01:30PM	Lunch & Prayer	(Venue to be decided)
	01:30PM- 03:00PM	Group Visit: - District Sadar Hospital - District Social Welfare Office - District Govt. Education institutions (1 Primary & 1 High School; Selected by DC) - District Women & Children Affairs Office	Head of Concerned Office and Group-wise Team members
	03:00PM	Discussion at District Accounts &	All Team members

Date	Time	Activities	Remarks
	04:00PM	Finance Office	
	04:00PM	Back to Circuit house and stay in Chapainawabganj	-
	07.30PM	Team Debriefing, Discussion and followed by dinner	-

DAY-3 ACTIVITIES

Date	Time	Activities	Remarks
27/05/2024 Thursday	7:30AM-8:15AM	Breakfast at Circuit House	-
	8:15 AM	Start for Shibganj Upazila	-
	09:30AM-12:30PM	Workshop on Public Financial Management Reforms with UNO, Local public representatives, Upazilla level Govt. Officers, members from civil society, head/ representative from Govt. Educational institutions.	UNO, Shibganj and SPFMS Program Office, FD
	12:30PM 1:30PM	Lunch & Prayer	-
	01:30PM 03:00PM	Group Visit: - Upazila Health Complex, Shibganj - Upazila Social Welfare Office, Shibganj - Upazila Govt. Education institutions (1 Primary & 1 High School; Selected by UNO) - Upazila Women & Children Affairs Office, Shibganj	Team members
	03:00PM 04:00PM	Discussion at Upazila Accounts Office, Shibganj	Head of concerned Office and Group-wise Team members
	04:00PM	Departure for Chapainawabganj	-
	07:30PM	Teams debriefing, share their experiences followed by dinner	-

DAY-4 ACTIVITIES

Date	Time	ACTIVITIES
28/05/2024 Friday	06.00AM	Check-out, team Assembles and Departure for Dhaka
	06:30AM 8:00AM	Travel to Rajshahi from Chapainawabganj
	08:00AM-09:00AM	Departure for Dhaka from Rajshahi Airport
	10.00AM	Arrival at Dhaka

Annex-III: Team Formation
Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS)
Finance Division, Ministry of Finance

FIELD INSPECTION TEAM FORMATION

(Chapainawabganj District and Shibganj Upazila)

Date: 26-27 May, 2024

Overall Inspection

SL	Name, Designation and Office	Mobile	Responsibility
1.	Ms. Dilruba Shaheena Additional Secretary, Regulation Finance Division	01979137660	Team Leader & Advisor
2.	Ms. Tanima Tasmin Program Executive & Coordinator (Joint Secretary) SPFMS, Finance Division	01717509985	Deputy Team Leader
3.	Mr. A K M Rahmat Ali Howlader Consultant (Communication Strategy) SPFMS, Finance Division	01715090989	Communication and Audio/Video/Success story capture
4.	Mr. Rakib Hossain Junior Consultants (Executive) SPFMS, Finance Division	01838983157	Note taker

Group 1: Department of Social Welfare

SL	Name, Designation and Office	Mobile	Responsibility
5.	Mr. Muhammad Mijanur Rahman Miah Senior Assistant Secretary (Social Security Branch), Ministry of Social Welfare	01712896601	Group Coordinator
6.	Mr. Samsuddin Munna Implementation Support Consultant (ISC) SPFMS, Finance Division	0 1716028281	Interviewer
7.	Mr. Md. Shahed Hasan Consultant, SPFMS, Finance Division	01712063596	Note taker
8.	Mr. Md. Ashiqur Rahman Junior IT Consultant, SPFMS, Finance Division	01713364755	Note taker

Group 2: Health

SL	Name, Designation and Office	Mobile	Responsibility
9.	Mr. Md. Habibur Rahman Deputy Secretary, Local Government Division	01721354955	Group Coordinator

SL	Name, Designation and Office	Mobile	Responsibility
10.	Mr. Sushil Kumar Paul Senior Assistant Secretary (Budget-1), Health Services Division	01913485924	Interviewer
11.	Mr. Mohammad Rezwanul Islam Implementation Support Consultant (ISC), SPFMS, Finance Division	01760330000	Note taker

Group 3: Education (District Level-High school & Upazila Level-College)

SL	Name, Designation and Office	Mobile	Responsibility
12.	Ms. Leuja-UI-Zannah Deputy Secretary (Budget Section), Secondary and Higher Education Division	01758321968	Group Coordinator
13.	Mr. Tushar Kumar Paul Deputy Secretary (Budget 2), Ministry of Environment, Forest and Climate Change	01711047931	Interviewer
14.	Mr. Md. Rashedul Islam Consultant, SPFMS, Finance Division	01773812928	Note taker

Group 4: Education (District-College & Upazila Level-Primary school)

SL	Name, Designation and Office	Mobile	Responsibility
15.	Mr. Md. Ebadat Hossain Deputy Secretary, Budget & Audit Wing Ministry of Primary and Mass Education	01711000700	Group Coordinator
16.	Mr. Saiful Islam Deputy Director Institute of Public Finance Bangladesh (IPF)	01781150000	Interviewer
17.	Dr. Firoz Faruque PFM Advisor, Global Affairs, Canada	01787697792	Interviewer
18.	Mr. Nazmus Shahadat Junior Consultant, SPFMS, Finance Division	01912790598	Note taker

Group 5: Department of Women Affairs

SL	Name, Designation and Office	Mobile	Responsibility
19.	Ms. Sufia Nazim Joint Secretary Ministry of Women and Children Affairs	01713082263	Group Coordinator
20.	Mr. Md. Khademul Karim Iqbal CAFO, Office of the Chief Accounts and Finance Officer	01713067657	Interviewer
21.	Rizwana Tabassum World Bank	01822343001	Interviewer & Note taker

Annex-IV: Presentation about PFM reforms presented during inspection



বাংলাদেশের সরকারি
আর্থিক ব্যবস্থাপনা সংস্কার

শেট্রনসেনিং পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট প্রোগ্রাম ই এনাবল সার্ভিস ডেলিভারি (SPFMS)
অর্থ বিভাগ, অর্থমন্ত্রণালয়

সরকারের লক্ষ্য ও উদ্দেশ্য



প্রেক্ষিত পরিকল্পনা (২০২১-২০৪১),
স্মার্ট বাংলাদেশ, ডেলটা পরিকল্পনা
২১০০-এর লক্ষ্য বাংলাদেশকে-

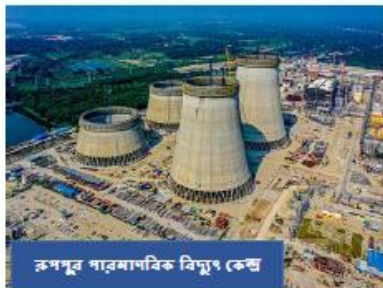
- ২০২১ সালের মধ্যে মধ্যম আয়ের
অর্থনীতিতে রূপান্তর;
- ২০৩১ সালের মধ্যে উচ্চ মধ্যম আয়;
- ২০৪১ সালের মধ্যে উচ্চ আয়;
- দারিদ্র ৪০ শতাংশ থেকে ১৫
শতাংশে নামিয়ে আনা; এবং
- ২০৩৬ সালের মধ্যে ২৫ তম বৃহত্তম
অর্থনীতি।



২০৩০
দুগুণ ও নবদ্বিগুণ
বাংলাদেশ



২০৪১
উন্নত
বাংলাদেশ



বাংলাদেশের উন্নয়ন



সরকারি আর্থিক ব্যবস্থাপনা

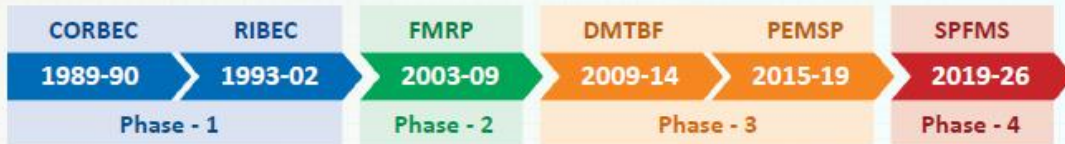
(Public Financial Management- PFM)

- সরকারি আর্থিক ব্যবস্থাপনা (PFM) বাংলাদেশের উন্নয়ন প্রক্রিয়ার অপরিহার্য অংশ;
- সুষ্ঠু আর্থিক ব্যবস্থাপনা সামষ্টিক অর্থনৈতিক স্থায়িত্ব, দারিদ্র বিমোচন ও অর্থনৈতিক প্রবৃদ্ধি অর্জনে সহায়তা করে;
- আর্থিক শৃঙ্খলা প্রতিষ্ঠা, জবাবদিহিতা ও স্বচ্ছতা নিশ্চিতকরণের জন্য একটি শক্তিশালী পিএফএম ব্যবস্থা থাকা প্রয়োজন;
- রাজস্ব সংগ্রহ ও ব্যবস্থাপনা, বাজেট পরিকল্পনা, প্রণয়ন ও বাস্তবায়ন, সরকারি ক্রয়, কর্মসূচি ও প্রকল্প বাস্তবায়ন এবং নিরীক্ষা প্রভৃতি পিএফএম-এর গুরুত্বপূর্ণ অনুসঙ্গ।



5

PFM সংস্কার- এক নজরে



CORBEC:

- উন্নত সরকারি বাজেট প্রক্রিয়া এবং অ্যাকাউন্টিং ক্লাসিফিকেশন সিস্টেম

RIBEC:

- 13-digit classification সিস্টেমের বিকাশ

Note:

TAS=Transaction Accounting System

- 2003 সালে TAS এর প্রবর্তন যা জেলা পর্যায়ে লেনদেনগুলিকে ক্যাপচার করে

- TAS 2007 সালে IBAS দ্বারা প্রতিস্থাপিত হয়েছিল

- ইন্ট্রোডাকশন অফ MTBF

SPEMP:

- IBAS++ এবং নতুন BACS এর সামগ্রিক কাঠামো উন্নয়ন

PEMSP:

- সকল মন্ত্রণালয় এবং বিভাগে ৫৬ ডিজিট বাজেট শ্রেণীবিন্যাস এর উন্নয়ন এবং iBAS ++ বাস্তবায়ন

- উন্নয়নশীল সেবা প্রদান এবং ধারাবাহিক উন্নয়নের জন্য পিএফএম ফাংশনগুলির সম্পূর্ণ কভারেজ বৃদ্ধি

6

সরকারি আর্থিক ব্যবস্থাপনা সংস্কার এবং SPFMS

- ২০১৬-২১ মেয়াদে সরকারি আর্থিক ব্যবস্থাপনা সংস্কার কৌশল অনুমোদিত হয়েছে;
- এর ধারাবাহিকতায় পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট (PFM) অ্যাকশন প্ল্যান (২০১৮-২৩) গৃহীত হয়েছে;
- PFM অ্যাকশন প্ল্যান (২০১৮-২৩)-এ পিএফম সংস্কার কৌশল (২০১৬-২০২১) - এর ৫০টি অগ্রাধিকারমূলক কার্যক্রম বাস্তবায়নের রোডম্যাপ তৈরি করা হয়েছে; **new PFR reform strategy**
- এজন্য স্ট্রেন্দেরিং পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট প্রোগ্রাম টু এনাবল সার্ভিস ডেলিভারি (SPFMS) শীর্ষক একটি কর্মসূচি নেওয়া হয়েছে যার লক্ষ্য আরও ভালভাবে সরকারি পরিষেবা প্রদান।

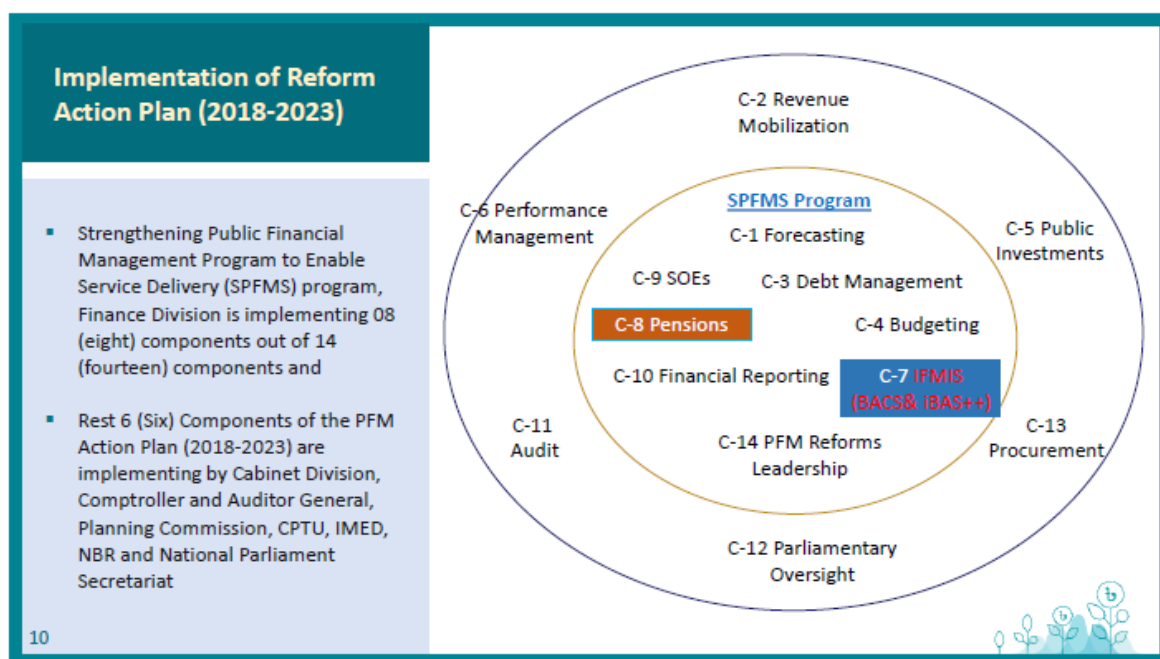
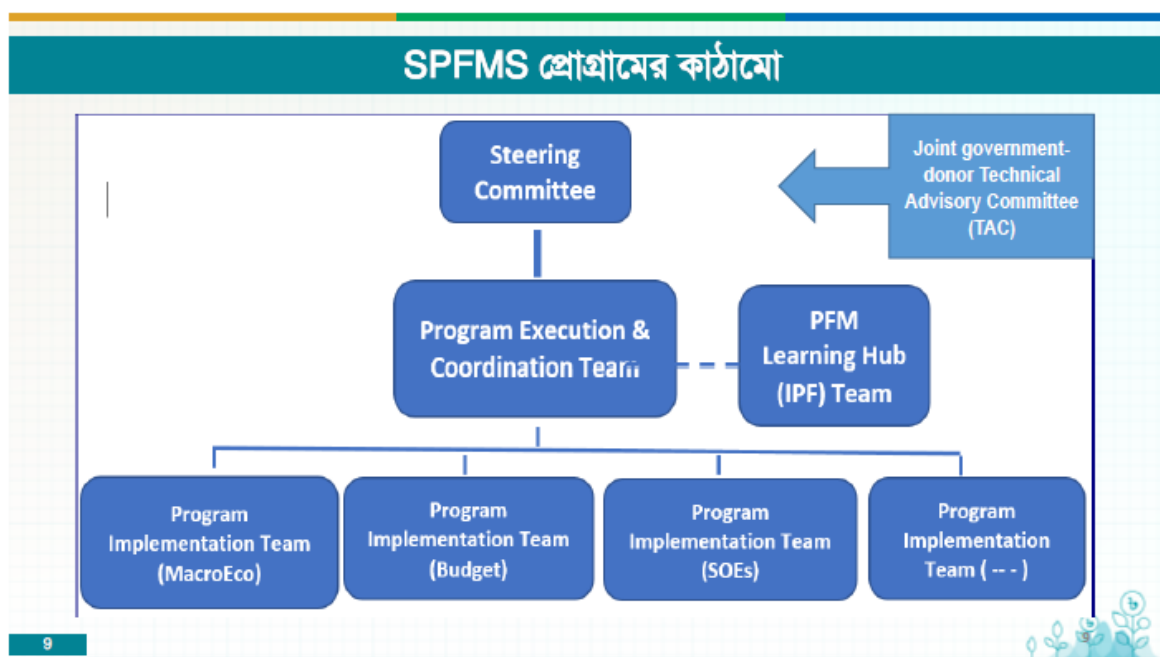


7

SPFMS প্রোগ্রামের প্রধান বৈশিষ্ট্য

- SPFMS প্রোগ্রামের অর্থায়ন করা হয়েছে একটি IDA Financing Program-for-Results (PforR) এর মাধ্যমে
- প্রোগ্রামের সময়কাল: অর্থবছর ২০১৮-২০১৯ থেকে অর্থবছর **২০২৫-২৬**
- SPFMS প্রোগ্রামের আওতায় ১০টি Disbursement Link Indicators (DLIs) রয়েছে
- প্রতিটি DLI-এর আওতায় Disbursement Link result (DLRs) আছে (সর্বমোট ৪৫টি DLIs)
- SPFMS প্রোগ্রামের মোট খরচ: US\$১৭০ মিলিয়ন
- IDA ঋণ হিসেবে US\$১০০ মিলিয়ন অর্থায়ন করেছে (SDR ৭২.৩ মিলিয়ন) এবং GoB থেকে US\$৭০ মিলিয়ন করা হচ্ছে
- SPFMS একটি Non-ADP ভুক্ত বিশেষ কর্মসূচি
- বাস্তবায়নকারী সংস্থা: অর্থ বিভাগ, অর্থ মন্ত্রণালয়

8



প্রাথমিক ধারণা

- সমন্বিত বাজেট ও হিসাবরক্ষণ পদ্ধতি বা 'আইবাস++' (Integrated Budget and Accounting System-iBAS++) বাংলাদেশ সরকারের একটি সমন্বিত আর্থিক ব্যবস্থাপনা তথ্য পদ্ধতি (Integrated Financial Management Information System - IFMIS)।
- এর মাধ্যমে সরকারের আয়-ব্যয় সংশ্লিষ্ট সকল আর্থিক লেনদেন সম্পন্ন হয় এবং আর্থিক কার্যক্রম সম্পর্কিত তথ্য সংরক্ষিত হয়।



11

আইবাস++ এর মডিউল



12

১. পেপারলেস অনলাইন বিল

- বৈতন-ভাতার বিল স্বয়ংক্রিয়ভাবে প্রস্তুত এবং বিশ্বের যেকোন স্থান থেকে দাখিলের সুবিধা;
- অনলাইনে নিজ নিজ বৈতন-ভাতা বিলের সর্বশেষ অবস্থা পর্যবেক্ষণের সুবিধা;
- বর্তমানে সকল কর্মকর্তা এবং কর্মচারী ইএফটির মাধ্যমে নিজ নিজ ব্যাংক হিসাবে বৈতন ভাতা পাচ্ছেন;
- মোট কাগজ সাশ্রয় (প্রতি অর্থবছরে): ৯৯,৯০৬ রিম
- (প্রতি মাসে একজন কর্মকর্তার বিল বাবদ মোট কাগজ ৮ পাতা এবং কর্মচারীদের জন্য প্রতিটি প্রাতিষ্ঠানভিত্তিক গড়ে ১২০ পাতা হিসেবে)
- কাগজ বাবদ অর্থ সাশ্রয় (প্রতি অর্থবছরে) : ৪ কোটি ৩০ লক্ষ টাকা
- (প্রতি রিম কাগজ ৪৩০ টাকা হিসেবে)

সেবা সহজীকরণ		
সূচক	পূর্বে	বর্তমানে
সময়	৩ দিন	১০ মিনিট
ব্যয়	১২০ টাকা	০ টাকা
পরিদর্শন	৩ (বিল দাখিল, চেক সংগ্রহ, চেক জমা)	০ পরিদর্শন
মান	৭০% - ৭৫%	১০০%
সন্তুষ্টি	৬৫% - ৭০%	১০০%

- সেবা সহজীকরণে (প্রতি অর্থবছরে) মোট অর্থ সাশ্রয় (কাগজের মূল্যসহ) ১৬ কোটি ৫৩ লক্ষ টাকা
- ৫১ হাজার ভুতুড়ে (fake) কর্মচারী চিহ্নিত হওয়ায় অর্থ সাশ্রয় হচ্ছে (প্রতি অর্থবছরে) ১২৭৫ কোটি টাকা।

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২. জিপিএফ ও আয়করসহ বিবিধ অনলাইন প্রতিবেদন

- সরকারি কর্মকর্তা - কর্মচারীদের আয়কর প্রত্যয়নপত্র এবং বাড়ী ভাড়া ও অন্যান্য কর্তন (যেমন: গ্যাস, পানি) সংক্রান্ত প্রতিবেদন আইবাস++ সিস্টেম হতে স্বয়ংক্রিয়ভাবে পাওয়া যাচ্ছে;
- ভবিষ্যতে নিম্নোক্ত প্রতিবেদনসমূহ আইবাস++ - থেকে পাওয়া যাবে –
 - প্রাধিকার প্রাপ্ত কর্মকর্তাদের সুদমুক্ত মোটরগাড়ি ঋণের হিসাব;
 - সাধারণ ভবিষ্য তহবিলের হিসাব বিবরণী;
 - দীর্ঘ মেয়াদি ঋণের প্রত্যয়ন; এবং
 - ছুটির হিসাব।

Deductible	Tax Number	Amount of Tax Deduction
Salary	000000	00.00
Dearness Allowance	000000	00.00
House Rent Allowance	000000	00.00
Medical Allowance	000000	00.00
Conveyance Allowance	000000	00.00
Telephone Allowance	000000	00.00
Travel Allowance	000000	00.00
Food Allowance	000000	00.00
Entertainment Allowance	000000	00.00
Gift Allowance	000000	00.00
Other Allowance	000000	00.00
Total		00.00

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৩. সেল্ফ অ্যাকাউন্টিং এনটিটি-এর হিসাব সংকলন

সেল্ফ অ্যাকাউন্টিং এনটিটি (Sel-Accounting Entity, সংক্ষেপে SAE) হিসেবে গণপূর্ত অধিদপ্তর, সড়ক ও জনপদ অধিদপ্তর, জনস্বাস্থ্য প্রকৌশল অধিদপ্তর, বন অধিদপ্তর ও ডাক অধিদপ্তর - এই ৫টি অধিদপ্তরের আর্থিক লেনদেনের সম্পূর্ণ বা আংশিক হিসাব বিভাগীয়ভাবে (Departmentally) সম্পন্ন হয়;



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৪. স্বায়ত্তশাসিত/রাষ্ট্রায়ত্ত্ব প্রতিষ্ঠানে ইএফটি ব্যবস্থা চালু



- প্রজাতন্ত্রের সরকারি হিসাবে প্রত্যেক স্বায়ত্তশাসিত প্রতিষ্ঠান ও এর অধীনে বাস্তবায়নাধীন প্রকল্পের বিপরীতে একটি করে পারেসোনাল লেজার (পিএল) অ্যাকাউন্ট খোলা হয়েছে।
- সরকারি অনুদানের অর্থ সরকারি কোষাগার থেকে বাণিজ্যিক ব্যাংকে স্থানান্তরিত না হয়ে আইবাস++ এর মাধ্যমে পিএল অ্যাকাউন্টে স্থানান্তরিত হয়;
- স্বায়ত্তশাসিত প্রতিষ্ঠান বা প্রকল্পের ডিডিও কর্তৃক পিএল অ্যাকাউন্ট হতে ইএফটির মাধ্যমে বেতন-ভাতাদি ও অন্যান্য বিল পরিশোধ করা হচ্ছে;
- এতে সরকারের নগদ ব্যবস্থাপনা (Cash Management) শক্তিশালী হচ্ছে;
- এই পদ্ধতিতে স্বয়ংক্রিয়ভাবে অর্থছাড় হয় এবং অর্থবছর শেষে অতিরিক্ত অর্থ Carry Forward কিংবা সমর্পিত হয়;
- বর্তমানে মোট ৬৫টি স্বায়ত্তশাসিত প্রতিষ্ঠান ও ১০৮টি প্রকল্পে এই পদ্ধতি চালু হয়েছে।

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৬. অনলাইন প্রশিক্ষণ ব্যবস্থাপনা

<http://training.finance.gov.bd/online training>



- আইবাস++ সম্পর্কিত প্রশিক্ষণ প্রদানের উদ্দেশ্যে সিস্টেম চালু হয়েছে;
- প্রশিক্ষণার্থী নিজেই নিবন্ধন করতে পারেন এবং ট্রেনিং ম্যাটেরিয়াল ডাউনলোড করতে পারেন;
- প্রশিক্ষণ সম্পর্কিত বিভিন্ন ধরনের বিশ্লেষণ ও পরিসংখ্যান তৈরি এবং প্রশিক্ষণ সম্পর্কিত মূল্যায়নের ব্যবস্থা রয়েছে;

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৭. পেনশনারদের জন্য সেবা



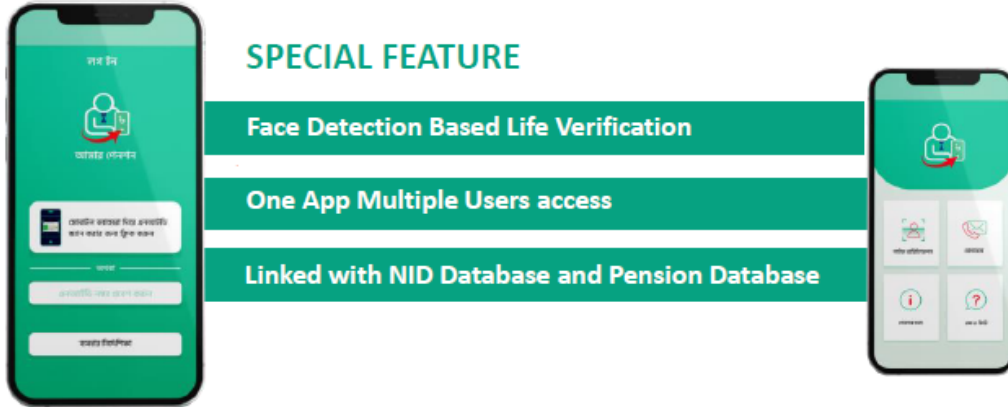
- সারা বাংলাদেশে একযোগে সকল হিসাবরক্ষণ অফিসারের কার্যালয় হতে পেনশনারদের তথ্য সিস্টেমে আপলোড ও হালনাগাদকরণের কার্যক্রম পরিচালনা করা হয়।
- ১৭ই মার্চ, ২০২১ তারিখে শতভাগ পেনশনারদেরকে ইলেক্ট্রনিক ফান্ড ট্রান্সফার (ইএফটি) এর মাধ্যমে পেনশন প্রদান কার্যক্রম সফলতার সাথে বাস্তবায়ন করা হয়েছে।
- পেনশন সিস্টেমের ফান্ডে পেনশনার সনাক্ত
 - সরকারের ১,২৯৫ কোটি টাকা সাশ্রয়
 - ব্যাংক কমিশন বাবদ সরকারের ৩৫০ কোটি টাকা সাশ্রয়
 - ৮.৬ লক্ষ পেনশনার পেনশন সিস্টেমের আওতায় প্রতি মাসের প্রথম কর্মদিবসে ঘরে বসে ইএফটি এর মাধ্যমে পেনশন পাচ্ছেন।

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PENSIONER LIFE VERIFICATION APP

পেনশনারদের জন্য একটি Face Detection Based Mobile app প্রস্তুত করা হয়েছে



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৮. সামাজিক নিরাপত্তা বেটনির সুবিধাভোগী



- সামাজিক নিরাপত্তা কার্যক্রমসমূহের অন্যতম হচ্ছে – বয়স্ক ভাতা, বিধবা ভাতা, প্রতিবন্ধী ভাতা, শিক্ষার্থীদের জন্য উপবৃত্তি ইত্যাদি;
- 'ইএফটি'-সুবিধাপ্রাপ্ত মোট সামাজিক নিরাপত্তা বেটনির সুবিধাভোগী – **২.৭৩** কোটি;
- করোনায় ক্ষতিগ্রস্ত ৩৫ লক্ষ পরিবারের মধ্যে মাননীয় প্রধানমন্ত্রীর পক্ষ থেকে মোবাইল ব্যাংকিং পরিষেবার মাধ্যমে পরিবার প্রতি ২৫০০/- টাকা উপহার প্রদান:

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৯. অটোমেটেড চালান পদ্ধতি বা এ-চালান [Automated Challan System, A-Challan]



- যে কোন বাণিজ্যিক ব্যাংকের যে কোন শাখার কাউন্টারে (OTC) ট্রেজারি চালান জমার সুবিধা;
- যেকোন স্থান থেকে অনলাইনে - ডেবিট/ক্রেডিট কার্ড, ইন্টারনেট ব্যাংকিং ও মোবাইল ফিন্যান্সিয়াল সার্ভিসের মাধ্যমে জমা প্রদানের ব্যবস্থা;
- চালান জমা ও যাচাই অনলাইনভিত্তিক হওয়ায় জালিয়াতির সুযোগ নেই;
- রাজস্ব ফাঁকি রোধে স্বয়ংক্রিয়ভাবে ব্যাংক, হিসাবরক্ষণ কার্যালয় ও সংশ্লিষ্ট প্রতিষ্ঠানের মধ্যে সংগতিসাধনের ব্যবস্থা;
- ২০২২-২৩ অর্থ বছরে ফেব্রুয়ারী মাস পর্যন্ত মোট রাজস্বের ২০% অটোমেটেড চালান সিস্টেমে আদায় হয়েছে।

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১০. জাতীয় সঞ্চয়পত্র ব্যবস্থাপনা সিস্টেম



- দেশব্যাপী বিস্তৃত বাংলাদেশ ব্যাংকসহ সকল বাণিজ্যিক ব্যাংকের কাউন্টারে সঞ্চয়পত্র বিক্রয় সেবা চালু হয়েছে;
- ইএফটির মাধ্যমে অর্থ পরিশোধের ব্যবস্থাসহ সঞ্চয়পত্রের ব্যবস্থাপনা পেপারলেস (scrip-less) – করা হয়েছে;
- মোট ১২,৫৪,১৭৯ জন বিনিয়োগকারীর ১,৬২,৯৫৩ (এক লক্ষ বাষাতি হাজার নয়শত তিশান্ন) কোটি টাকা এই সিস্টেমের মাধ্যমে জমা হয়েছে

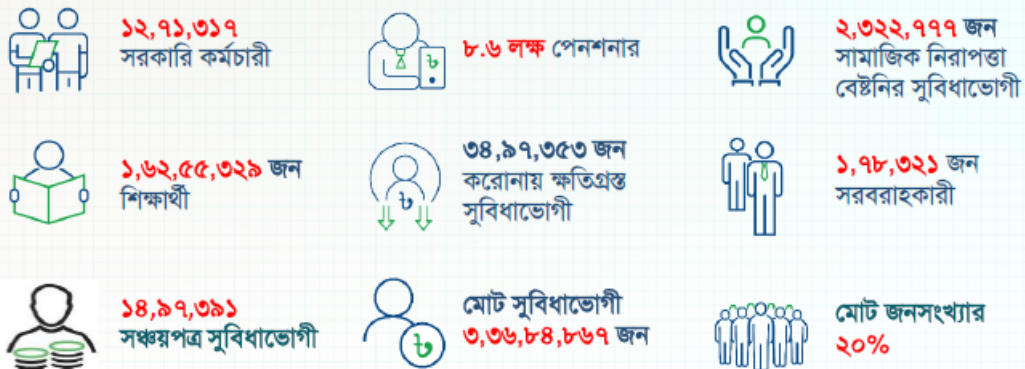
22

আইবাস++ সাথে অন্যান্য সিস্টেমের ইন্টারফেস



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আইবাস++ এর সুবিধাভোগী



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SPFMS প্রোগ্রামের প্রধান অর্জন - এক নজরে (১/৪)

BACS	A-Challan	EFT-Salary	Social Safety Net Program	ABs
বাজেট প্রণয়ন ও বাস্তবায়ন, হিসাবরক্ষণ এবং রিপোর্টিং এর জন্য নতুন BACS প্রণয়ন করা হয়েছে	সরকারি রাজস্ব সংগ্রহ ব্যবস্থাপনা সুবিন্যস্তকরণ, জালিয়াতি প্রতিরোধ এবং সরকারি কোষাগারে তাক্ষণিকভাবে রাজস্ব/ফি জমা দেওয়ার জন্য অটোমেটেড চালান (এ-চালান) ব্যবস্থা চালু করা হয়েছে	সকল কর্মকর্তা এবং কর্মচারী (প্রতিরক্ষা সহ) EFT দ্বারা বেতন পাচ্ছেন	২০২১-২২ অর্থবছরে ৪টি মন্ত্রণালয়/বিভাগের অধীন ২৫টি সামাজিক সুরক্ষা নেট প্রোগ্রামের আওতায় প্রায় ২.৭৩ কোটি সুবিধাভোগী সামাজিক সুবিধা পেয়েছেন	স্বায়ত্তশাসিত সংস্থাগুলোকে পিএল অ্যাকাউন্ট সিস্টেমের আওতায় আনা হচ্ছে, বর্তমানে ৬৫টি AB এই সিস্টেমটি ব্যবহার করছে এবং এই অর্থ বছরের মধ্যে ১০০টি স্বায়ত্তশাসিত সংস্থাকে এই সিস্টেমের আওতায় আনা হবে

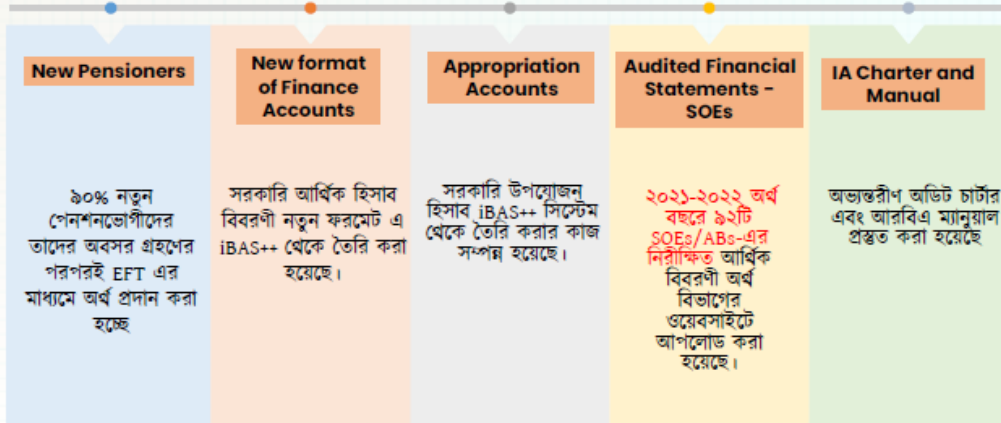
25

SPFMS প্রোগ্রামের প্রধান অর্জন - এক নজরে (২/৪)

টিএ/ডিএ বিল অটোমেশন	Stock Take of Bank Accounts of Public Sector	SAEs	Field level Budget Preparation	Foreign Missions
সরকারি কর্মকর্তা/কর্মচারীদের টিএ/ডিএ বিল অনলাইনে দাখিল ও ইএফটি-তে পরিশোধ পদ্ধতি চালু করা হয়েছে	গণ খাতের (পাবলিক সেক্টর) ব্যাংক হিসাব ব্যবস্থাপনার শৃংখলা প্রতিষ্ঠা ও অধিকতর সংহত করার জন্য সকল প্রতিষ্ঠানের ব্যাংক অ্যাকাউন্ট এর ডাটাবেস তৈরি করার উদ্যোগ নেওয়া হয়েছে। ইতোমধ্যে, ২৮,২৭০টি ব্যাংক অ্যাকাউন্টের তথ্য সিস্টেমে এন্ট্রি দেওয়া হয়েছে।	৫টি SAEs- PWD, RHD, Forest, Railway এবং DPHE iBAS++ ব্যবহার করছে।	মাঠ পর্যায়ের বাজেট প্রণয়নের আওতা বৃদ্ধি করা হয়েছে। এ পর্যন্ত ২৪৩৫টি মাঠ পর্যায়ের অফিস অনলাইনের মাধ্যমে তাদের বাজেট প্রস্তুত করেছে।	৮১টি বিদেশী মিশনের মধ্যে ২০টি তে iBAS++ চালু করা হয়েছে, বাকি মিশন গুলোতে iBAS++ সিস্টেম চালু করার কাজ চলমান আছে।

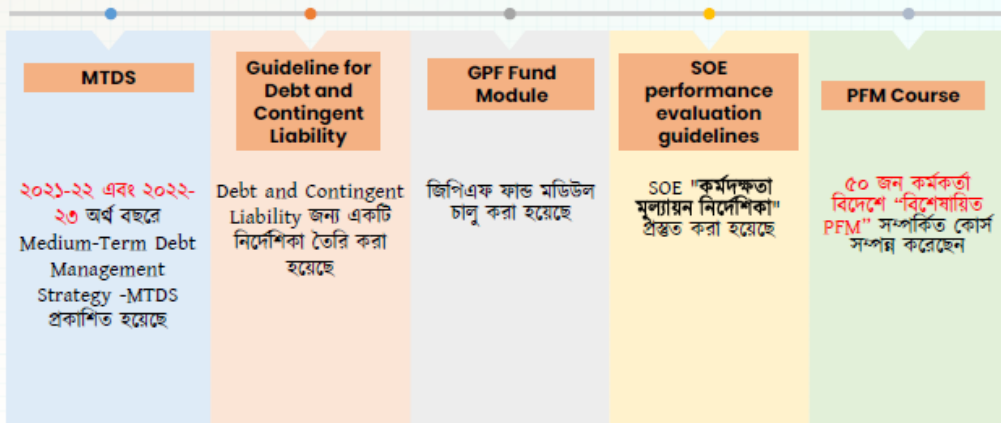
26

SPFMS প্রোগ্রামের প্রধান অর্জন - এক নজরে (৩/৪)



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SPFMS প্রোগ্রামের প্রধান অর্জন - এক নজরে (৪/৪)



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ভবিষ্যত পরিকল্পনা ১/২

- বেতন-ভাতাদির বাজেট স্বয়ংক্রিয়ভাবে প্রস্তুত এবং ব্যয় নিয়ন্ত্রণে সাংগঠনিক কাঠামোভুক্ত জনবলের পদনাম, পদসংখ্যা ও বেতন গ্রেড আইবাস++ এ অন্তর্ভুক্তি;
- প্রতিষ্ঠানের অনুমোদিত TO&E অনুযায়ী অফিস সরঞ্জামাদি ক্রয় ও সংরক্ষণে স্বয়ংক্রিয়ভাবে বাজেট প্রস্তুত ও ব্যয় নিয়ন্ত্রণ;
- পূর্ণাঙ্গ চাকুরি ইতিহাস (History of Service) তথা কর্মচারীদের চাকুরি সংক্রান্ত তথ্য, যেমন- লিয়েন/ডেপুটেশন/সংযুক্তি/পিআরএল, ছুটি, বিভাগীয় শৃঙ্খলামূলক ব্যবস্থাদি, ঋণ ও অগ্রিমের তথ্য সম্বলিত একটি পূর্ণাঙ্গ ডাটাবেজ তৈরি;
- প্রচলিত পদ্ধতির এলপিসির পরিবর্তে আইবাস++ থেকে স্বয়ংক্রিয়ভাবে ইএলপিসি প্রদান;
- স্বয়ংক্রিয়ভাবেই পেনশন প্রক্রিয়াকরণ;

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ভবিষ্যত পরিকল্পনা ২/২

- অলাভজনক স্বায়ত্তশাসিত/স্থানীয় সরকার প্রতিষ্ঠানসমূহের প্রাপ্তি ও ব্যয় পর্যায়ক্রমে আইবাস++ এ অন্তর্ভুক্তি;
- পেনশনারের জীবিত থাকার প্রমাণক বায়োমেট্রিক পদ্ধতিতে অ্যাপস এর মাধ্যমে গ্রহণ;
- সহজে বেতন বিল দাখিল ও প্রতিবেদন প্রাপ্তির লক্ষ্যে ‘আইবাস++ পে’ শীর্ষক অ্যাপস চালু;
- কৃত্তিম বুদ্ধিমত্তা ব্যবহার করে আইবাস++ এর সাপোর্ট সার্ভিস উন্নয়নে চ্যাটবট (Chatbot) ব্যবস্থা চালু;
- সম্পদ ব্যবস্থাপনার জন্য একটি অ্যাসেট ম্যানেজমেন্ট সাব-মডিউল তৈরি।

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ধন্যবাদ

স্ট্রেন্‌দেনিং পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট প্রোগ্রাম টু এনাবল সার্ভিস ডেলিভারি (SPFMS)
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