GOVERNMENT OF PEOPLE'S REPUBLIC OF BANGLADESH
FINANCE DIVISION, MINISTRY OF FINANCE

FIELD INSPECTION REPORT

PFM Practices on the Ground in
Sylhet District & Jaintapur Upazila, Sylhet

SPFMS

**Strengthening Public Financial Management Program
to Enable Service Delivery**

Acronyms / Abbreviations

ADC	Additional Deputy Commissioner
A-Challan	Automated Challan
APP	Annual Procurement Plan
BACS	Budget and Accounting Classification System
CAO	Chief Accounts Officer
C&AG	Comptroller and Auditor General
CAFO	Chief Accounts and Finance Officer
DAO	District Accounts Offices
DC	Deputy Commissioner
DCA	Divisional Controller of Accounts
DDOs	Drawing and Disbursing Officers
DP	Development Partners
DLIs	Disbursement Linked Indicators
DLRs	Disbursements Linked Results
EFT	Electronic Fund Transfer
FAPAD	Foreign-Aided Project Audit Directorate
FD	Finance Division
FMAU	Financial Management and Audit Unit
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 (new)
ICT	Information and Communications Technology
IDA	International Development Association
IPF	Institute of Public Finance
ISC	Implementation Support Consultant
MFSP	Mobile Financial Services Provider
MOHFW	Ministry of Health and Family Welfare
MoF	Ministry of Finance
NPD	National Program Director
SSN	Social Safety Net
SPFMS	Strengthening Public Financial Management Program to Enable Service Delivery
SLIP	School Level Improvement Plan
NID	National Identity Card
NSSS	National Social Security Strategy
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
SOE	Statement of Expenditure
SSPs	Social Security Programmes
TDS	Tax Deducted at Source
TIN	Tax Identification Number
UAO	Upazila Accounts Offices
UNO	Upazila Nirbahi Officer
UHFPO	Upazila Health and Family Planning Officer
VAT	Value-added tax

Table of Contents

1.0   Summary of Observations

1.1   Challenges of G2P payments via Agent-Banking & Mobile Financial Services in Bangladesh

It is now well-recognized at national and international levels that a comprehensive social security system is imperative for addressing the problems and challenges of poverty and marginalization. The commitment of the Government of Bangladesh to reducing poverty, improving human development, and diminishing inequality is clearly expressed through its National Social Security Strategy (NSSS). The vision of a poverty-free Bangladesh is reflected in the Perspective Plan of Bangladesh 2010-2021 and the 8th Five Year Plan July 2020- June 2025 as well. Nevertheless, over the decades, it has become evident that due to the weaknesses in implementation of Social Security Programmes (SSPs), the targeted people are deprived of the expected impact on their lives.

Over the last decade, Bangladesh has gained impressive economic growth and achieved significant success in poverty reduction. In spite of all the progress in social and economic indicators, poverty reduction remains a challenge—particularly the rising inequality across different populations of the country.

The government seeks to uphold the rights of the elderly citizens by conducting long-term sustainable programmes. Old age allowances are being provided on a wider scale to protect the rights of the destitute aged people and priority is being given to the aged women in the case of providing allowances for the widows and those for the deserted and destitute women. From the FY2021-2022, an allocation of Tk. 3444.54 crore has been provided for 57.01 lakh beneficiaries at the monthly rate of Tk. 500, which will be continued. In the FY2021-2022, allowances are being provided to 20.08 lakh disabled persons at the monthly rate of Tk. 750. The number of beneficiaries is planned to be increased by 3.57 lakh in the next FY2022-2023 to 23.65 lakh in place of 20.8 lakh. At this time, the rate of monthly allowance will be increased by Tk. 100 i.e., from Tk. 750 to Tk.850.

Digital cash transfers have resulted in public-private partnerships in some major areas of the government. The services of bKash, Nagad, SureCash, and Rocket have been used for various government programmes to distribute/disburse payment to the beneficiaries. Agent banking is a method of bringing formal banking to the doorsteps of the underserved community on a small scale. For banks, it serves as

a substitute for branch expansion in rural areas and aims to bridge the gap between the bank and the unbanked citizens of Bangladesh.

However, **in Jaintapur Upazila**, there is **no agent bank** and beneficiaries are receiving allowances only from Sonali Bank. Sonali Bank can process around 250 to 300 transactions each day which causing significant delay in making payment to the underprivileged citizens. Inspection team met some senior citizens and they shared their experiences/challenges in receiving old aged allowances as enumerated below:

- Not monthly, they are receiving the allowances on six-month basis;
- Sometimes they had to spend whole day to get their allowances;
- Bank officials are not supportive enough in settling their dues;
- It's costly to come to Jaintapur from different villages just to collect these allowances.

1.2   The capacity of the district-level health team must be strengthened to plan needs-based allocation of resources to Upazila

The Upazila Health and Family Planning Officer (UHFPO), **Resident Medical Officer** (RMO), and **Account Officer** are involved in fund management. Some of the positions are vacant (Total manpower-116, male-39, female 29 = 68. Vacant 48), and the responsible officials were not available (due to Covid 19).

The fund disbursement method differs between development and nondevelopment budgets. The development budget is allocated from Line Directors/Project Directors to DDOs, who execute the budget through the treasury system. The development budget is released or disbursed in four quarters in a year. For the development budget, a fund release order from the MOHFW (Project Implementation Branch) is required. The order allows the fund disbursement to the Drawing and Disbursing Officers (DDOs) for the first three quarters of the GOB funds and first two quarters of the Reimbursable Project Aid (RPA) funds. The fourth-quarter release of the fund requires endorsement from the Finance Division. For release of third- and fourth-quarter installments of the RPA, the LDs/PDs need to submit the Statement of Expenditure (SOE) reconciled and certified by the concern Accounts Office, Health. In the case of nondevelopment budget, a separate order for fund disbursement is not necessary. The nondevelopment budget fund can be spent against the budget allocation, and a quarterly fund release is not required except for grant transfers to different agencies.

Inadequate Public Financial Management (PFM) capacity at the local level is a prominent issue. The level of PFM skills of local officers, want of sufficient manpower, Information deficiency, and lack of effective on-the-job training contribute to low efficiency in budget execution. The frequent transfer of the main players of budget execution is another factor affecting the directorate/DP's fund utilization efficiency. Continuity in the director/LD position makes budget preparation and execution easier. Budget distribution and expenditure are overly centralized under the MOHFW's two directorates. The structure of delegation of financial authority among government officers and other constraints often preclude officers at different levels of budget execution from using the budget placed under their disposal. For example, utility services like electricity charges or recurring expenditure like repair of ambulance beyond a certain limit must be endorsed by the FD. This often obstructs/delays timely performance. A 50 bed well equipped hospital with high quality operation theatre at Jaintapur has been remained unutilized for last couple of years due to staff shortage and unavailability of doctors.

1.3   Strengthening of Auditing

Two separate audit directorates are responsible for the external audit of the two budgets. Two directorates under the Comptroller and Auditor General (C&AG) of Bangladesh, namely, the Local and Revenue Audit Directorate and the Foreign-Aided Project Audit Directorate (FAPAD), are responsible for conducting the

external audit of nondevelopment and development related financial activities, respectively, of the departments/programs under the MOHFW. The Financial Management and Audit Unit (FMAU) oversee overall coordination of FM and internal and external audit of all programs/projects under the MOHFW.

However, the inspection team was extremely surprised to know that there had been no external audit conducted in last 10 years.

1.4   BACS/iBAS++

It was observed that the BACS training should continue to focus on workplace training. The next round of training should guide end-users particularly in processing transactions in iBAS++ with the new BACS and generating user-defined budget execution reports for decision-making and publications to improve transparency in the use of public funds. In this regard, special attention should be paid to Officials from Chief Accounts Office (CAOs), DAOs and UAOs who have responsibility for maintaining accounts and preparing financial reports. Hands-on training needs to be conducted on BACS for use of iBAS++ in selected WB donor-funded projects as well.

There are significant challenges in fully using iBAS++ application when compared to the manual processes being followed. Users lack knowledge on iBAS++ functionalities indicating a need for comprehensive training. Users were found unaware of the importance of information security and basic security practices to be absolutely followed, and that a number of users were sharing the iBAS++ login ID and credentials. Recording leave in the Pay bill system was also highlighted as a big challenge.

2.0   Field Team Composition and List of Institutions Visited

2.1   Inspection Period: 20–23 August 2022.

2.2   Locations of the Field Inspections: Sylhet District & Jaintapur Upazila, Sylhet.

2.3   List of Inspection Team Members:

- Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, Finance Division, Ministry of Finance;
- Dr. Khurshid Alam, Director (Joint Secretary), Institute of Public Finance Bangladesh (IPF);
- Mr. Md. Nazrul Islam, Joint Secretary, Program Executive & Coordinator (PEC), SPFMS, Finance Division, Ministry of Finance;
- Mr. Mohammed Shakhir Ahmmed Chowdhury, Deputy Secretary (Social Security) and Additional Responsibilities Administration-2 Branch, Ministry of Social Welfare;
- Mr. Sarkar Mohammad Khairul Alam, Chief Accounts and Finance Officer (CAFO), Ministry of Environment, Forest and Climate Change;
- Mr. Md. Mustafizur Rahman, Deputy Secretary, LGED;
- Ms. Most. Roksana Begum, Deputy Secretary, Secondary and Higher Education Division, Education Ministry;
- Ms. Shamsun Nahar, Senior Assistant Secretary, Ministry of Primary and Mass Education
- Mr. Toufique Shafiqul Islam, Implementation Support Consultant (ISC), SPFMS, Finance Division, Ministry of Finance;
- Mr. Md. Shafiul Islam, Implementation Support Consultant (ISC), SPFMS, Finance Division, Ministry of Finance;
- Mohammad Rezwanul Islam, Implementation Support Consultant (ISC) SPFMS,   Finance Division, Ministry of Finance;
- Mr. Md. Ashiqur Rahman, Junior IT Consultant (Core iBAS++ Implementation and Support), SPFMS, Finance Division, Ministry of Finance;
- Mr. Mohammad Raufur Rahman, Junior Consultant, Assistant Office Manager, SPFMS, Finance Division, Ministry of Finance;
- Md. Salahuddin, Junior IT Consultant (Core iBAS++ Implementation and Support), SPFMS, Finance Division, Ministry of Finance;
- Mr. Md. Hafizul Islam, Junior Consultant, Executive, SPFMS, Finance Division, Ministry of Finance.

Representatives from Development Partners

- Ms. Rizwana Tabassum, Research Analyst, World Bank

*GO is attached in **Annexure I** of the report and the team formations are annexed in **Annexure –III** of the report.*

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

- **District Level:**
    1. Office of the Deputy Commissioner (DC), Sylhet
    2. Office of the Divisional Controller of Accounts, Sylhet
    3. Sylhet Shahid Shamsuddin Ahmed District Hospital
    4. District Social Welfare Office, Sylhet
    5. Sylhet Govt. Pilot High School
    6. Sylhet Government College
- **Upazila Level:**
    1. Office of the Upazila Nirbahi Officer, Jaintapur, Sylhet
    2. Upazila Health Complex, Jaintapur, Sylhet
    3. Office of the Upazila Accounts Officer, Jaintapur, Sylhet
    4. Upazila Social Welfare Office, Jaintapur, Sylhet
    5. Imran Ahmad Govt. Women's College, Jaintapur, Sylhet
    6. Lamnigram Govt. Model Primary School, Jaintapur, Sylhet

3.0   Background

The Government of Bangladesh has been implementing several Public Financial Management (PFM) reform initiatives in Bangladesh since 1989s. Following this, a program titled **Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS)** was started under the Finance Division which had been implementing over five years from 2018 to 2023. The SPFMS is supporting the Finance Division (FD) under the Ministry of Finance in implementing eight (08) selected components out of the total of Fourteen (14) in the PFM Action Plan which would enable better resource availability for social service delivery. There are separate schemes for the successful implementation of the 8 components and all the schemes have been approved by the Hon'ble Finance Minister. The total cost of the SPFMS program is $170 million out of which IDA will finance US$100 million & Government of Bangladesh would finance US$70 million. This program is structured with 10 disbursement linked indicators (DLIs) and 45 disbursements linked results (DLRs). Each disbursement linked indicator (DLI) will have disbursement linked results (DLRs) which would need to be achieved for disbursement.

The purpose of a field inspection report is to describe the observation of people, places, and/or events and to analyze the observed data in order to identify and categorize common themes in relation to a research problem or goals. In the context of the PFM Action Plan, the field inspections are organized to observe how the PFM reforms are being implemented at grassroot levels. For example: are DDOs receiving 80% of their budget by July 31st as intended? Are teachers paid on time? Do we have textbooks and equipment in the schools in January? Moreover, the PFM field inspections would assess service delivery of commodities, infrastructure, and human resources by applying the key components of the PFM cycle which are: (1) Call for budget, (2) Budget formulation (3) Budget Approval, (4) Budget execution, (5) Budget evaluation and (6) Budget Revision.

To achieve Disbursement Linked Results (DLR) 10.4 under DLI-10, field inspection was carried out in Sylhet District and Jaintapur Upazila and inspection was successfully conducted from the period of August 20, 2022 to August 23, 2022. The field visit team comprised of officials and representatives from different Ministries, Departments, Institute of Public Finance (IPF), the World Bank as well as from SPFMS program (*details participants list is mentioned in section 2.3 of the report*). Moreover, during various office visits in both District and Upazila level; the National Program Director (NPD), Program Executive & Coordinators (PECs) and Implementation Support Consultants (ISCs) of SPFMS Program including representatives from Development Partners (DP) and consultants from iBAS++ team were connected virtually.

3.1   Objectives of the Field Inspection

Following are the objectives of the field inspection-
- To observe PFM practices on the ground and draw lessons for possible course correction.
- Checking whether PFM systems and rules are followed or not (including the existing and new systems).
- Understanding the challenges faced at the local level (both technical and non-technical).
- Identify emerging innovative practices that could be shared and scaled up.
- Understanding how institutions on the ground collaborate and work together.
- Sensitizing both public officials, beneficiaries, and the general public and surrounding the public facilities about the ongoing PFM reform.

4.0 Summary of the Questionnaire Responses

4.1 District Level - Sylhet

4.1.1 Office of the Deputy Commissioner (DC), Sylhet

On 21th August 2022 from 12:30 PM to 02.00 PM, a meeting was held with Md. Mozibor Rahman, Deputy Commissioner & District Magistrate, ADC (General), ADC (Revenue), officers from DC office, head of different district level departments and Circle Adjutant & Ansar VDP. During the meeting a total of 63 participants were present. The meeting was commenced by an opening remark from the Deputy Commissioner (DC); in the opening remarks, DC explained the importance of the better utilization of public money. He also clarified the matter of the smooth process of bill submission for which iBAS++ team has made a great contribution.

After the introductory speech of DC, Sylhet a brief presentation was conducted by Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, Finance Division, MoF. During the speech, Mr. Saiful has explained the objectives, processes and initiatives of PFM reform. Mr. Saiful Islam also shared all the success stories of PFM reform initiatives such as iBAS++, automation of civil service pension, revenues and fees included in A-Challan System, initiation of Universal Pension, automation of social safety net programs, automation of national savings certificates and EFT payment to all the GoB officials including primary school teachers. After the presentation, the floor was opened for Q&A sessions and discussion on the matter of challenges faced by the stakeholders in the field. All the challenges and suggestions taken from the floor was duly noted by the field inspection team.

Ms. Nazma Mobarek (Additional Secretary), National Program Director, SPFMS Program, PECs & ISCs of SPFMS Program including Mr. Abul Bashar Md. Amir Uddin, Sr. Functional Consultant (iBAS++ & BACS rollout), were present virtually during the meeting. The following are the questions and feedback received during the meeting:

1) **Ques: Dr. Jonmejoy Datta, Deputy Civil Surgeon, Civil Surgeon Office, Sylhet:** For the very first time the Civil Surgeon office has prepared the budget through iBAS++ and they have prepared it according to the Budget Ceiling; however, they received 15% less than the allocated budget amount. So, he wanted to know why this discrepancy was occurred in the approved budget?
Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: In reply, Mr. Saiful mentioned that you have identified the differences from the actual budget because 15% of the budget has been deducted and will be conserved with the respective department. Mr. Saiful

Islam also explained that while preparing the budget for the first time, most of the time budget deficiency is identified. Especially in the case of some specific codes such as entertainment code, petrol/ lubricant code and there might be some natural disaster, etc. for which this 15% from the approved budget kept in the department. Later on, whenever you need it, you can get that 15% of requested budget.

2) **Ques: Md. Enamul Kabir, Executive Engineer, LGED, Sylhet:** As a DDO, wanted to view the report from the iBAS++ system for receiving money/funds/donations from different sources i.e., Different Ministries, Departments, etc. For example, funds received from the Ministry of Religious Affairs or funds received from the Bangladesh Election Commission for election purposes. At present he can't view this type of report from the iBAS++ system, so, he requested to make it available.

Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: In reply, Mr. Saiful mentioned that the team is working on this issue and soon the DDOs will be able to view this type of report from the iBAS++ system.

3) **Ques: Md. Anowar Sadat, Additional Deputy Commissioner (General), Sylhet:**

    Q1: What is the maximum number of DDOs that can be assigned in one particular Government Office?

    Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: As per Bangladesh Treasury Rules (SR 66) it is mentioned that "The head of an office may authorize any gazetted officer serving under him to sign a bill or order for him, communicating the name and the specimen signature of the officer to the disbursing office concerned". Therefore, the head of the office or the Principal Accounts Officer (PAO) can transfer his/her responsibility as DDO to only one officer. So, only one DDO can be assigned in one office.

    Q2: As a Government Employee we have to submit Tax Return every month, so is it possible to view the yearly total Income & deduction at a Glance? Mr. Sadat has requested to get the total summary report for total Income and deduction from iBAS++.

    Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: Mr. Islam including the members from the iBAS++ team has noted the request for further interpretation.

4) **Ques: Tapan Kanti Ghosh, Assistant Director, District Family Planning Office, Sylhet:**

    Q1: Why are there two DDOs in Family Planning?

    Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF:
    There are two types of services under family planning one is clinical service and the other one is other administrative service, which is related to non-clinical service. So, to avoid any sort of conflict, the budget unit has been divided into two units. Hence, two DDOs have been assigned under family planning office.

    Q2: Alongside salary/ bill submitted though iBAS++; he requested to incorporate other expenses in the iBAS++ system. So that vendor bills can also be paid through EFT.

    Ans: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: Mr. Saiful stated that, to avoid fraudulent activities it is important to incorporate the Digital Signature in the iBAS++ system. Team is working on it and very soon 100% payment will be made online through iBAS++ and EFT

4.1.2 Office of the Divisional Controller of Accounts, Sylhet

As a part of the field visit, seven members team led by Mr. Muhammad Shaker Ahmed, Deputy Secretary, Ministry of Social Welfare, visited Divisional Controller of Accounts Office, Sylhet where Divisional Controller of Accounts (DCA). The team included Mr. Md. Mustafizur Rahman, Deputy Secretary, LGED, Toufique Shafiqul Islam, Implementation Support Consultant, SPFMS Program, Mr. Md. Ashikur Rahman, Junior IT Consultant, SPFMS Program and Mr. Md. Hafizul Islam, Junior Consultant, SPFMS Program., Auditors and other officials were present. All other team members of the field team were present during the meeting. The observation team arranged a question-answer session and requested participants to share the challenges or any other issues they want to highlight for a better understanding of PFM and iBAS++ challenges, good practices, and recommendations. Following is the summary of the key discussion from the session:

Question/Feedback from the participants in Divisional Controller of Accounts Office	Observations/Findings/Recommendations
Tell us details of your functions and organization.	This office mainly pre audits the bill submitted by executives and review the attached voucher for payment. Accounts compilation and reconciliation with executives are also one of the important tasks. Out of 72 sanctioned posts now 46 are working. Total number of female staffs are 8.
What are some limitations or constraints to offering services?	Shortage of manpower and insufficient office space are the major constraints to offer better and prompt services. Sometimes iBAS++ main server shows as down which delays the services.
How frequently do you generate reports from the iBAS++ system for review?	Reports are reviewed regularly but sometimes we face difficulties in generating reports due to the low internet speed and server problem.
How did you describe your experiences with iBAS++ especially auto generated reports?	Overall experiences are good. But sometimes it takes too long to generate the reports. Pension status report sometimes change.
How conversant they are with new Budget & Accounting Classification System?	DCA is well conversant with BACS and keep his team updated
Do you face any problems understanding the new coding structure?	The office is very much happy with the new coding structure with specific code.
Any challenges related to budget distribution?	Budget distribution is not done as per the reality in the field.
Any issues related to Pension Management?	There are no pending pension cases
Your experience regarding the iBAS++ help desk	The help desk is very responsive and supportive However they requested for an increase in the number of employees at the help desk.
Do you have any systems in place for complaints regarding iBAS++ issues?	Whenever DDOs faces any problem, they immediately call DCAs concerned officers. The officers then communicate with the iBAS++ help desk and try to solve the problem.

4.1.3 Health Sector: Sylhet Shahid Shamsuddin Ahmed District Hospital

In the Sylhet district, regarding health sector, the observation team consist of four-member led by Mr. Md. Mustafizur Rahman, Deputy Secretary, LGED including Mr. Sarker Mohammad Khairul Alam, CAFO, Ministry of Environment, Forest and Climate Change, Mr. Md. Shafiul Islam, Implementation Support Consultant (ISC), SPFMS, Mr. Mohammad Raufur Rahman, Jr. Consultant (Assistant Office Manager), SPFMS. The team visited Sylhet Shaheed Shamsuddin Ahmed Hospital, Sylhet. Resident Medical Officer (RMO), Accountant, storekeeper, and other duty doctors on duty were present. The health service providers were happy with the iBAS++ but not very well acquainted with the system. The doctors are mostly dependent on the accountant who mainly manage budget preparation, recording transactions and reviewing reports. During the questionnaire survey, it was found that most of the staff required extensive training on different modules of iBAS++.

During the visit, the team observed that the Citizen Charter is available and also Annual Procurement Plan (APP) is accessible by the public through a display board; health center has working internet, and a steady supply of electricity; health professionals are available and an attendance register is maintained. But the facilities are not well maintained and related medical equipment were not sufficient. 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?	About 10,000 to 12,000 patients visit Sylhet Shaheed Shamsuddin Ahmed Hospital, Sylhet in a month. The accommodation problem is one of the acute problems of this hospital. Another problem is a shortage of doctors and technical personnel. Though the total sanctioned post is 186, 57 posts are still vacant in the Hospital. They easily get their salary through EFT and other bills on time. Director of the Hospital is on additional charge and there is no position for an Emergency medical officer. Resident Medical Officer is operating on behalf of the emergency medical officer but he is not in the financial management committee of the hospital.
• Can you describe your budget preparation process? What is working well and where do you see bottlenecks?	They are not involved much in the budget formulation process due to lack of knowledge and training though they are one of the pay points.

Question/ Discussion Topic	Response from participants
• What are the issues faced by your officers with regard to 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 own user ID to get into iBAS++? • Did you get the EFT in a timely manner? • Is every staff at this hospital getting their salaries through EFT?	They need more training for budget preparation. Due to lack of knowledge and training on budget preparation, they often find it difficult knowing which code is rightly applicable for the demand. The procurement process has been followed by PPR but sometimes the food vendor supply does not work properly, consequently, patients are getting poor-quality food. The last audit was held in 2014. This office was not visited by internal audit team since long. System of coding is user friendly but sometimes they don't find the proper code, due to lack of knowledge and training. SMS of EFT is irregular, so, they requested to update the SMS system, which they will get as soon as possible.
• Percentage of male and female doctors, staff, and other officers? • Have you provisioned a budget to address gender issues?	Male: female doctors vs total staff ratio is 70:30 and gender issues were not properly addressed in the budget.
Response from beneficiaries (Patients)	
• How is the process for patient care: registration, payment/bills (extra payment)?	Patient care service is moderate. All patients are served under prescribed citizen charter of the Hospital and no additional payment is required. The environment of the Hospital is fine.
• 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 and surgery equipment are not sufficient. Only 50% to 60% of required medicine is available in the Hospital. Some of them mentioned that not all medicines are available in the hospital so they arrange those medicines 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?	Some pathological tests are available which is not at all enough considering the overall requirements.

4.1.4 Education Sector: (i) Sylhet Govt. Pilot High School and (ii) Sylhet Government College

The observation team visited one government schools and one Government College in the Sylhet district namely: **Sylhet Govt. Pilot High School and Sylhet Government College** where the headmaster, class teachers, guardians, accountant, and staff were present during the discussion. The four-member team led by Ms. Most. Roksana Begum Deputy Secretary, Secondary and Higher Education Division, Education Ministry. The team included Ms. Most. Roksana Begum, Deputy Secretary, Secondary and Higher Education Division, Education Ministry; Ms. Shamsun Nahar, Senior Assistant Secretary, Ministry of Primary and Mass Education, Mr. Mohammad Rezwanul Islam, Implementation Support Consultant (ISC), SPFMS, Finance Division, MoF, and Mr. Md. Salahuddin, Junior IT Consultant (Core iBAS++ Implementation and Support) SPFMS, Finance Division, MoF. The team observed the school premises clean. During the visits, it was found that all the teachers (100%) are getting with salary through EFT and received it on time. Both the institutions are maintaining their leave register records up-to-date which is observed as good practice by the team. In the case of a fund, allocation lies with the ministry's policy of students' ratio which was distributed by the District Primary Education Office. Highlighted discussion is mentioned in the below sections.

4.1.4.1 Sylhet Govt. Pilot High School

During the visit of the school, the team found several good observations/ practices such as: The school has a very beautiful playground with boundary wall and is always available for the students; Attendance register is well maintained for teachers and employees and there is a governing body consisting of parents and teacher. Another encouraging aspect was all the teachers and staff receive their salary through EFT and all payments are made through iBAS++, also the school maintains a hard copy of all transactions, and every 5 years the school is audited by CAG. Upon a discussion with the parents, it's found that the parents are very much satisfied with the service and quality of education from the school.

At present the school has a ICT learning Center; 5 Multimedia Class rooms; 45 class rooms; 1 student hostel. Total number of students is 1805. One of the downsides which was observed during the visit is number of student present in the classroom is not satisfactory. At present the school has a total of 48 assistant teachers. Though there is no parents-teachers association present in the school but after every two months the school arranges meetings with the parents.

Some of the highlighted discussions during the visit are mentioned below:

Questions asked/information shared by the inspection team	Response from Head of School and other teachers
• Can you please share your experience managing the iBAS++ system; recording transactions and extracting reports?	They are very much happy with the iBAS++ system which helps them a lot for getting their salary on time.
• Who processed the monthly salary Pay bill? Are you aware that it should be done by the teachers?	Sometimes these are processed by the computer operator in the school.
• Are you aware that iBAS++ ID and password should be kept confidential and not be shared with others?	Headmaster shared his password with the computer operator and he seems very rare in using the iBAS++ system. But after discussing some possible fraudulent issues with the head teacher; he has convinced the team to be more careful in the future.
• When was the budget released? Are you aware that it should be done by July?	The school authority confirmed that they submitted the budget demands in June and they got the budget approval and release before August. The head teacher is also aware about the fact that budget should be released within July.
• How about monthly reconciliation of bills with iBAS++ system and District Education Officer?	Monthly reconciliation is not done on regular basis but school authority tries to conduct it on quarterly basis.
• Do you prepare the Annual Procurement Plan at the start of the year?	Head Teacher replied "Yes" to this particular enquiry.
• Where is the Citizen charter? Citizen's Charter is a document of commitments made by a government organization to the citizens/client groups in respect of	Though most of the information is uploaded in the website on regular basis but no Citizen Charter is maintained.

Questions asked/information shared by the inspection team	Response from Head of School and other teachers
the services/schemes being provided to them or to be provided to them. The basic objective of the Citizens' Charter is to empower the citizen in relation to public service delivery and the Charter should be displayed publicly	
• How many teachers and staff do you have?	There are 48 teachers and 3 support staffs available in the school. The head teacher added, more support staffs is required. .
• When did you receive the Textbooks for the 2022 session?	Textbooks were received on time on 1st January 2022.
• Is there any provision for the parents-teachers meeting?	Parent teachers' meetings are conducted in every two months. The parents regularly share their feedback on problems regarding their children's studies and facilities. The school authority is always very cooperative to resolve the problems as stated by the parent's representatives during the inspection.
• Do you have enough restrooms?	Yes, enough restrooms are available.
• Any challenges you are facing regarding the school?	Though the school has a playground with boundary wall but according to the school head teacher the school needs a well-equipped and well-maintained playground
• Is there any Audit done recently?	Last audit was conducted in 2016.
• Do you maintain a salary register?	The salary register is maintained properly.
• How about bank reconciliation?	Bank reconciliation is done on a monthly basis
• Any issues related to the distribution of Stipend	No, it is done via EFT and students receive their stipend through own bank A/C or through MFS.

4.1.4.2 *Sylhet Government College*

Along with the field inspection team for Education sector (mentioned in section 4.1.4); Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF; Dr. Khurshid Alam, Director (Joint Secretary), Institute of Public Finance (IPF) and Mr. Md. Nazrul Islam, Joint Secretary, Program Executive & Coordinator (PEC), SPFMS, FD, MoF visited Sylhet Government College.

Establish in 1954, Sylhet Government College is one of the renowned educational Institution in Sylhet district. At present the total number of students is 8000+ and 39 full time teacher is providing the teaching support but currently Geology and ICT teacher position is vacant.

While visiting the college the team found that the principal and the responsible staff were very much familiar with iBAS++; all the teachers and staff received their salary on time through EFT and all the bills were submitted through iBAS++. Some of the major discussions are highlighted below:

Questions asked/information shared by the inspection team	Response from Head of College and other teachers
• Please share how the monthly salary is processed?	District Education officer based on the teacher's assessment report, prepare a detailed statement with bank account details of teachers and sends it to bank for payment. Salary payment is done via EFT.
• How the students pay their tuition fees?	Students pay their tuition fees through Banking Channel i.e. Sonali Bank.
• How are funds allocated?	Fund allocation policy is as per student ratio. The fund was distributed by District Education Officer.
• How many students are currently available?	The number of students are8000 and the teachers are 39.
• Any Challenges?	The school is in great need of renovation work on the main gate.
• **Feedback From Teachers**	• One of the teachers complained that for the last 3 months she is trying to change her bank A/C number but still couldn't change it. In reply, Mr. Mohammad Saiful Islam, Additional Secretary, mentioned that due to some compliance and security reasons it's taking time. But later on, Mr. Saiful solved the problem by discussing it with the iBAS++ team. • Doesn't get the OTP on timely basis. Most of the time there is delay in receiving OTP.
• **Feedback from the Students**	• Some of the students complained that though they receive Stipend through bKash and the particular bKash number is registered to their parents' name. However sometimes due to inactivity for a certain period, their respective bKash accounts become blocked. That time the student face problem while collecting their stipend. • Requested to get their stipend on a monthly basis, instead of half yearly basis. • Few students mentioned that, they don't face problem while collecting the stipend for the 1st and 2nd time but in the 3rd time, they didn't get the stipend. Though they receive SMS but at the time of collecting the money they found that it's already been collected by someone else from bKash; which indicate fraudulent activities. Students were requested to take necessary steps to stop this type of fraudulent activities.

4.1.5 District Social Welfare Office, Sylhet

As a part of the field visit, a Four-member team led by Mr. Muhammad Shaker Ahmed, Deputy Secretary, Ministry of Social Welfare, visited District Social Services Office, Sylhet. The team included Toufique Shafiqul Islam, Implementation Support Consultant, SPFMS Program, Mr. Md. Ashikur Rahman, Junior IT Consultant, SPFMS Program and Mr. Md. Hafizul Islam, Junior Consultant, SPFMS Program. The team observed that, a one of the major stakeholders of PFM reform, district social service office seems very happy with automation of social safety net programs. Moreover, all the officials and staffs of the office are getting the salary by EFT (100%). Some of the major discussions are highlighted below:

Questions asked/information shared by the inspection team	Response from Sylhet District Social Services Office
• Can you tell us about the organization regarding allowances given under social safety net programs?	Mr. Nibash Ranjan Das, Deputy Director of District Social Service Office, Sylhet apprised the team of various activities of his office. Regarding the status of current manpower in the office, the following information were presented:
• Do you need any institutional (both manpower and technical) support to provide the existing service properly?	Besides shortage of manpower, they are not facing any difficulties to provide the services properly.
• Can you provide us some information regarding your major Social Safety Net Program?	• When Team Leader asked about Safety Net, Deputy Director Mr. Nibash Ranjan Das presented the following number of beneficiaries for his district only
• Do you have any other services besides Social Safety net Program?	They also provide allowance of lump sum 50,000 taka for six chronic diseases like cancer, kidney failure, heart attack etc.
• How many beneficiaries are getting SSN benefits in your District?	As many as 292,248 beneficiaries receive various benefits from the office. The beneficiaries were selected with the help of public representatives, representatives from other government offices, and local leaders.

In the first response row:

Sanctioned Manpower	Existing	Vacant
17	13	04

In the third response row:

#	Name of allowance	Number of beneficiaries	Sadar Upazila
1.	Old Allowances	1,08,605	6,539
2.	Widow Allowance	45,131	2,271
3.	Indigent Disability Allowance	38,512	2,979
4.	Education stipend for students with disabilities	1,00,000	-
	Total	2,92,248	11,789

Deputy Director Mr. Nibash Ranjan Das informed team that they also offer the registration of social service providing that it is a not-for-profit organization.

Questions asked/information shared by the inspection team	Response from Sylhet District Social Services Office
• How do you provide the allowance to beneficiaries?	The beneficiaries get their allowances through banks and mobile financial services like bKash/Nagad/Rocket. Most of the beneficiaries receive their allowances smoothly. However, some of the beneficiaries' face problems as they do not have any mobile phones registered in their names. Then offices allow them to use any of his/her relative's mobile number. Sometimes beneficiaries complain that they didn't get the money because the person whose mobile number they used took the money. Such complaints are treated urgently and they try to solve by calling the beneficiaries relatives and also changing the mobile number for fund transfer immediately with the consent of beneficiaries. Previously these types of complaints received often, but now very limited in number. Mr. Md. Nazimuddin, Assistant Director, said that the payroll of the beneficiaries is entered into the MS database. After giving the entry, he cannot track the status of the entry. As a result, he cannot inform the beneficiaries about the status of their allowance and confirm whether the money is already received by the beneficiaries.
• What about budget execution? What key issues/bottlenecks/difficulties have you identified?	During discussion, it has been found that, budget is received in the last week of July. The office got budget not only according to the expectation but also the head office didn't ask for the demand, Head office considered the previous year's projection for this year's demand.
• Any Challenges, regarding EFT?	EFT is fully operational now and currently they do not face any challenges regarding EFT. Moreover, they regularly reconcile with accounts offices.
• How are the accounts maintained?	They kept accounts properly and also maintained cash book; bill register accordingly.
• How would you describe the experiences of using iBAS++ especially coding, recording transactions?	They are very happy with the iBAS++ system and using smoothly. But they know very little about BACS, they only know their institutional code and economic code of expenditure.
• Are Payment Being Audited?	The audit is up to date now. Last year social safety net audit directorate conducted audit.

4.2 Upazila Level - Jaintapur

4.2.1 Office of the Upazila Nirbahi Officer, Jaintapur, Sylhet

Jaintapur is especially known as an important Upazila of Sylhet division of Bangladesh. It is appropriate to describe Jaintapur as a meeting place of archeological, ethnographic and geological context adjectives and ancient traditions. On August 22, 2022 the field inspection team visited Jaintapur (details schedule is attached in **annex II**) and had a very brief meeting with the concerned officials. The meeting was held with Upazila Nirbahi Officer (UNO), Upazila Chairman, Upazila officers from various departments at the Upazila Conference Room from 10.00 am to 01.00 pm. In the opening remarks, UNO explained the importance of the SPFMS project for their contribution in automation and digitalization process of utilization of public money. He also paid his gratitude to the field inspection team for choosing Jaintapur Upazila and coming there to capture their experiences and challenges faced by the DDOs and beneficiaries under PFM process.

After the speech of UNO, a brief presentation was delivered by Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, Finance Division, Ministry of Finance; started by explaining the objective, process and initiatives of PFM reform. He shared all the success of reform initiatives over a period of 40 years. After the presentation, the floor was open for Q&A sessions and challenges faced by the stakeholders in the field were discussed.

1) **Q. Upazilla Accounts officer, Jaintapur:** If June is the closing month and after that backdated bills are not be accepted by the iBAS++ system then what we will do if any major natural disaster occurred? For example, due to the recent flood in Sylhet, we had a lot of backdated bills, now what we will do? Please advise.
   Reply: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: This is a very valid reason. Mr. Saiful advised them to write a letter to the concern Ministry regarding this issue.

2) **Q. Upazila Nirbahi Officer (UNO), Jaintapur:** Is there any possibility to explore the option of accessing the iBAS++ app using a fingerprint? Can we use artificial intelligence for accessing the app?
   Reply: Mr. Md. Ashiqur Rahman, Junior IT Consultant, iBAS++, SPFMS, FD, MoF: There were some issues with PPR, service rules and other related Acts to consider this system. However, this issue will be considered later by the iBAS++ development team.

3) **Q. Upazila Accounts Officer, Jaintapur:** Sometimes it was found that the beneficiaries were receiving the EFT message with significant delay. Is there anything that can be done by the SPFMS program?
   Reply: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: Teletalk is the responsible authority for sending the EFT message. It was found that the salary is normally

deposited in the bank by the 1st date of the very month where the EFT message is received later on. Hopefully, the program will communicate with Teletalk for the solution.

4) **Q. Upazila Accounts Officer, Jaintapur:** Is there any progress in the inclusion of vendor bills in the iBAS++ system, deduction of Tax and VAT, and tracking those seems difficult?

Reply: Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF: The inclusion of vendor bills in the system is in progress. iBAS++ development team is now working on the automation of online bill submission and the EFT payment process. There is also some complication arising from the inclusion of vendors by TIN and NID separately which they are trying to minimize as earliest.

5) **Q. Md. Salahuddin, Junior IT Consultant, iBAS++, SPFMS, FD, MoF:** Are there any challenges to receiving the allowances of Social Safety Net by the beneficiaries regularly?

Reply: UNO and other participants: Some problems were found but later resolved by the respective offices/departments. But Old-Age-Allowance and Allowances for the Persons with Disabilities doesn't come on timely manner.

6) **Q. Mr. Md. Ashiqur Rahman, Junior IT Consultant, iBAS++, SPFMS, FD, MoF:** Do you change the password for accessing iBAS on a regular basis?

Reply: Upazila Accounts Officer: Normally, the password is automatically changed and confirmed by the participants following this rule.

4.2.2 Office of the Upazila Accounts Officer, Jaintapur, Sylhet

As a part of the field visit, a fifteen-member team led by Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF along with Ms. Rizwana Tabassum, Research Analyst, World Bank visited Upazila Accounts and Finance Office where Upazila Accounts Officer (UAO), and SAS Superintendent were present. The observation team addressed key question-answer session led by Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF with the office for a better understanding of PFM and iBAS++ challenges, good practices, and recommendations. Following is the summary of the key discussion from the session:

Question from the Field Inspection Team	Observations/ Findings/ Feedback
• How conversant are you about the new Budget & Accounting Classification System (BACS)?	The team found that, the officers under Accounts office need extensive training on Budget & Accounting Classification System (BACS). The officers also requested to arrange in-person training on iBAS++ modules.
• Are you aware that iBAS++ ID and password should be kept confidential and not be shared with others?	iBAS++ ID and password were not shared which shows the DDO is very careful.
• How would you describe your experiences with iBAS++ especially auto generated reports?	Overall experiences are good. But sometimes taking a long time to generate the reports. Pension status report sometimes change.

Question from the Field Inspection Team	Observations/ Findings/ Feedback
• How conversant they are with new Budget & Accounting Classification System?	DCA is well conversant with BACS and also share the updates with others
• Do you face any problems understanding the new coding structure?	The office is very much happy with the new coding structure with specific code.
• Any challenges related to budget distribution?	Budget distribution is not done as per the reality in the field.
• Any challenges related to pension management?	• There is no backlog observed in pension management. At present 92 personal are getting their pension on a regular basis.
• Good Practice Observed	• UAO confirmed that the DDO review and reconcile the reports on regular basis; • GPF balances are reconciled by UAO and the team without facing any technical issue; • GPF balance can be viewed without any technical difficulties.

4.2.3 Health Sector: Upazila Health Complex, Jaintapur, Sylhet

In the Jaintapur Upazila, regarding health sector the observation team consists of a four-member team led by Mr. Md. Mustafizur Rahman, Deputy Secretary, LGED including Mr. Sarker Mohammad Khairul Alam, CAFO, Ministry of Environment, Forest and Climate Change; Ms. Rizwana Tabassum, Research Analyst, World Bank; Mr. Md. Shafiul Islam, Implementation Support Consultant (ISC), SPFMS; Mr. Mohammad Raufur Rahman, Jr. Consultant (Assistant Office Manager), SPFMS. The team visited Upazila Health Complex, Upazila Health & Family Planning Officer, Accountant, storekeeper, and other duty doctors on duty were present. To some extent, the health service providers were familiar with the iBAS++ but not very well conversant with the system. While visiting the Upazila health complex, it was found that most of the staff have lack of knowledge in iBAS++ which required extensive training on different modules of iBAS++.

During the visit, the team observed that Citizen Charter is available and Health Complex has working internet, and a steady supply of electricity; Health professionals are available and the attendance register is maintained. But the facilities are not well maintained and related equipment are sufficient but not operational due to the absence of technicians. The following are the discussion highlights:

Question/ Discussion	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?	In Upazila health complex, Jaintapur, out of 116 sanctioned posts 49 posts are vacant. 2 out of 4 junior consultants are working there. They get their salary and other bills through EFT (100%). The main change that has been brought about by the reform program is electronic cash transfer and they appreciated it very much.
• What are the issues faced by your officers with regard to budget? (DAFO, UAFO, procurement, etc.)	They need more training for budget preparation. Due to lack of knowledge and training on budget preparation, they often find it difficult that which code

Question/ Discussion	Response from participants
- 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 own user ID to get into iBAS++? - Did you get the EFT in a timely manner? - Is everyone under this hospital getting their salaries through EFT?	is rightly applicable for the demand appropriately. The procurement process has been followed by PPR but sometimes the vendor of food supply does not work properly, consequently, patients are getting poor-quality food. The last audit was held in 2012. Internal audit was also not done. The system of coding is user friendly but sometimes they don't find proper code due to lack of knowledge and training. SMS of EFT is irregular, so they requested an update to the SMS system, which they will get as soon as possible.
- Percentage of male and female doctors, staff, and other officers? - Have you provisioned a budget to address gender issues?	Ratio of Male: female doctor is 60:40. In the health complex, the total sanctioned post is 116 but at the time of the field visit, the filled-up post was 67 i.e., around 42% of the post is still vacant.

4.2.4 Education Sector: Imran Ahmad Govt. Women's College, Jaintapur, Sylhet and Lamnigram Govt. Model Primary School, Jaintapur, Sylhet

4.2.4.1 Imran Ahmad Govt. Women's College, Jaintapur, Sylhet

Along with the field inspection team for Education sector (mentioned in section 4.1.4); Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF; Dr. Khurshid Alam, Director (Joint Secretary), Institute of Public Finance Bangladesh (IPF) and Mr. Md. Nazrul Islam, Joint Secretary, Program Executive & Coordinator (PEC), SPFMS, FD, MoF along with Ms. Rizwana Tabassum, Research Analyst, World Bank visited Sylhet Government College. Established in 1999 the college become Government college from 2018. The college has one full time principal, one vice-principal, three Asst. professors and twelve full time lecturers.

The team visited Imran Ahmad Govt. Women's College in Jaintapur Upazila, Sylhet, where the college principal, class teachers, guardians, students and staffs present during the discussion. The team observed the college premises is clean with a large playground with no boundary wall. During the visit, it was found that all the teachers (100%) are getting with salary through EFT and received on time. The institution is maintaining their leave register records up-to-date which is observed as good practice by the team. Following is the summary of the key discussion from the session:

Questions asked/information shared by the inspection team	Response from Principal and other teachers
• How are salaries processed?	• Salary payment process: Teachers' assessment reports with bank details are prepared by the Assistant Upazila Education officer and then forwarded to Upazila Education Department and payment is done via EFT.
• Expenditure reporting system?	• Statement of Expenditures (SOEs) are not prepared however a register is maintained for the regular expenditure.
• Any challenges?	• School urgently needs a boundary wall to build on an urgent basis. • One particular student mentioned that she is not getting her stipend in full amount. Representative from iBAS++ team had noted the issue and will check from the system. • Some of the teachers requested to provide training on the use of iBAS++ system.
• Where is the Citizen charter? Citizen's Charter is a document of commitments made by a government organization to the citizens/client groups in respect of the services/schemes being provided to them or to be provided to them. The basic objective of the Citizens' Charter is to empower the citizen in relation to public service delivery and the Charter should be displayed publicly	• Citizen Charter needs to be displayed publicly. At present the Citizen Charter is not displayed physically nor found in the college website. The principal confirmed that he will make sure that the charter is available in the college main building.
• Any issues related to the payment of stipends?	• Stipends are issued on monthly basis and payments are done via EFT. • Some students complained that not all the students who require financial support get the stipends. In reply, the Field Inspection team mentioned that the list of students isn't prepared by the Ministry itself rather the list is developed by the college. So, the team requested the principal to make sure the list consists of all the students who need this financial support.

4.2.4.2 *Lamnigram Govt. Model Primary School, Jaintapur, Sylhet*

During the visit to the school, the team found several good observations/ practices such as: Though the school doesn't have any boundary wall it has a small playground and is always available for the students;

the school has a total number of 6 separate toilet facilities and they are well-maintained; The attendance register is well maintained for teachers and employees. Another encouraging aspect was all the teachers and staff receive their salary through EFT and all payments are made through iBAS++, also the school maintains a hard copy of all transactions. At present total number of students are 412 and number of full-time teachers are13. Upon a discussion with the parents, it was found that overall, the parents are very much satisfied with the service and quality of education from the school. Some of the highlighted discussions during the visit are mentioned below:

Questions asked/information shared by the inspection team	Response from Head of School and other teachers
• Can you please share your experience managing the iBAS++ system; recording transactions and extracting reports?	They are very much happy with the iBAS++ system which helps for getting their salary on time.
• Who processed the monthly salary Pay bill? Are you aware that it should be done by the teachers?	Young teachers are well motivated of using the pay bill system on their own but senior teachers are still getting support from the operator
• Are you aware that iBAS++ ID and password should be kept confidential and not be shared with others?	Headmaster shared his own password with the computer operator.
• When was the budget released? Are you aware that it should be done by July?	The school authority confirmed that the budget was received in October 2022 instead of July 2022.
• How about monthly reconciliation of bills with iBAS++ system and District Education Officer?	Not aware of any such reconciliation, hence not done regularly
• Do you prepare Annual Procurement Plan at the start of the year?	Not done before
• Where is the Citizen charter? Citizen's Charter is a document of commitments made by a government organization to the citizens/client groups in respect of the services/schemes being provided to them or to be provided to them. The basic objective of the Citizens' Charter is to empower the citizen in relation to public service delivery and the Charter should be displayed publicly	Citizen Charter is not available within the school premises.
• How many teachers and staff do you have?	There are 13 teachers and 2 support staffs available in the school.
• When did you receive the Textbooks for the 2022 session?	Textbooks were received on time on 1st January 2022.
• Is there any provision for the parents-teachers meeting?	Parents teachers' meetings are conducted every two/three month.
• Do you have enough restrooms?	Yes, enough restrooms are available.
• Do you have a cleaner to clean the restrooms regularly	Cleaning is done twice in a week. But not cleaned on the day-to-day basis.
• Do parents share their feedback about the school?	Parents appreciated the schools' effort in providing quality education
• Are there any challenges you are facing?	The school is in a real need of a big hall room for a big gathering of all the students and teachers
• Is there any Audit done recently?	No Audit done in the last 5 years.
• Do you maintain a salary register?	The salary register is maintained properly.
• How about bank reconciliation?	Bank reconciliation is not done on a monthly basis.
• Any issues related to the distribution of Stipend	No, it is done via EFT and students have their own bank accounts.

4.2.5 Upazila Social Welfare Office, Jaintapur, Sylhet

Inspection team visited twice in Upazila social welfare office, Jaintapur, Sylhet. As a part of the field visit, a Four-member team led by Mr. Muhammad Shaker Ahmed, Deputy Secretary, Institute of Public Finance Bangladesh Ministry of Social Welfare, visited District Social Services Office, Sylhet. The team included Toufique Shafiqul Islam, Implementation Support Consultant, SPFMS Program, Mr. Md. Ashikur Rahman, Junior IT Consultant, SPFMS Program and Mr. Md. Hafizul Islam, Junior Consultant, SPFMS Program. After getting negative feedback and suffering of beneficiaries the inspection team leader Mr. Mohammad Saiful Islam, Additional Secretary, Budget-3, FD, MoF; Dr. Khurshid Alam, Director (Joint Secretary), Institute of Public Finance Bangladesh (IPF) and Mr. Md. Nazrul Islam, Joint Secretary, Program Executive & Coordinator (PEC), SPFMS, FD, MoF along with Ms. Rizwana Tabassum, Research Analyst, World Bank visited again along with dedicated team. As a key stakeholder of PFM Reform, the Upazila Social welfare office is playing a vital role in distributing different social safety net programs. Both teams tried to find out the key challenges and activities of the Social Welfare office through a question-answer session and open discussion. Team leader talked about more than 10 beneficiaries of different service holders. and bank manager. All the beneficiaries expressed their suffering regarding the way they receive allowances from Sonali Bank. A summary of the discussion is highlighted below:

Questions asked/information shared by the inspection team	Response from Office of Upazila Social Welfare Office, Jaintapur			
• Can you tell us about the organization regarding allowances given under social safety net programs?	A K Azad Bhuiyan, Upazila Social Welfare Affairs Officer, Jaintapur, briefed the team on the various activities of his office. He said that the beneficiaries are getting 100% allowances through local branch of Sonali Bank. No Agent bank or mobile financial service is not available in this upazila..			
• Do you need any institutional (both manpower and technical) support to provide the existing service properly?	Manpower shortage was mentioned by Upazila Social Welfare Affairs Officer, Jaintapur			
• Can you provide us with some information regarding your major Social Safety Net Program?	SN	Name of allowance	Number of beneficiaries	Men	Women
	1.	Old Allowances	6945	3420	3525
	2.	Widow Allowance	4109		4109
	3.	Indigent Disability Allowance	2574	1334	1240
	4.	Education stipend for students with disabilities	196	107	89
	5.	Allowance for the underprivileged people	66	45	21
	5.	Stipend Allowance Program for underprivileged people	45	24	21

Questions asked/information shared by the inspection team	Response from Office of Upazila Social Welfare Office, Jaintapur		
	Total	13,935	4,930	9,005
• How many beneficiaries are getting SSN to benefit in your District/ Upazila?	As many as 13,935 beneficiaries receive various benefits from the office. The beneficiaries were selected with the help of public representatives, representatives from other government offices, and local people.		
• How do you provide the allowance to beneficiaries?	A K Azad Bhuiyan, Upazila Social Welfare Officer, Jaintapur informed the team that the allowances distributed through Sonali bank Jaintapur Branch in three-month basis.		
• How would you describe your experience with iBAS++ especially coding, recording transactions?	When the team leader asked about iBAS++, the social welfare officer informed that iBAS++ has been of great benefit for them. In particular, the salary bill is being paid through iBAS++. When asked about other bills, the team leader said that some other bills are being submitted through iBAS++ from now on. However, the officer also said that they sometimes have problems logging in to iBAS++.		
• Are payments being audited?	When asked about the audit, the officer said that there was no audit done for a long time. He said that the last audit was done in 2010. The office does not maintain any files for audit.		
• What about budget execution? What key issues/bottlenecks have you identified?	When asked about the budget, he said that they got the budget as per the demand in the second week of July.		

Questions asked by the inspection team	Response from the beneficiaries of Office of Upazila Social Welfare Office, Jaintapur
Do you receive your allowance every month?	No, Beneficiaries receive benefits in three months interval sometimes after 6 months.
Are you satisfied with the digital services (getting allowance through mobile app/bank)?	They are not satisfied at all with the services of bank when receiving allowances. Most of the time they had to wait for hours (3-5) or the whole day for getting the allowances. Sometimes after waiting a whole day bank officials request them to come back another day. At times they had to wait outside of the bank. The transportation costs also high and are paid by the beneficiaries. Sometimes they don't get the actual amount of allowances due to the unavailability of fund.
Do you have to pay any other fees to get your allowance?	Usually, No. But when any beneficiaries died then the nominees need to spend 1500 taka for stamp cost.
Do you think the service providers are cordial?	The response is negative. All the beneficiaries complained to the team that bank's official and even social welfare office staffs are not cordial enough.
Do you get all facilities (waiting room, drinking water/toilet) from service provider's office whenever you visit their office for allowance?	Yes, the waiting room facilities, drinking water/toilet facilities are available in the social welfare office but it can be improved. But bank don't have any waiting room or other facilities for the SSN beneficiaries.
Is there any Complaint lodging system in place for users?	No.
Are the complaints properly addressed by the service provider?	Most of the time the complains are not addressed properly. The compliant most of time related to bank distribution process where office of social welfare couldn't help the beneficiaries.
Do you have any suggestions to improve the existing services?	Surprisingly, all the beneficiaries are not willing to get allowances through mobile financial services like Bikash/Nagad. They advised to establish a separate counter for such allowance distribution in the bank.

Questions asked by the inspection team	Response from the Bank manager, Sonali Bank, Jaintapur Branch
Do you pay/distribute to beneficiaries' allowances every month?	No, Beneficiaries receive benefits in three months interval sometimes 6 months.
How you distribute allowances?	When the allowance is available in beneficiaries accounts, we put notice in the branch gate regarding the date of distribution, according to the date we distribute cash to beneficiaries.
What are some limitations or constraints to offering services?	There are more than 9000 beneficiaries. But in one working day bank can distribute 250-300 beneficiaries' allowances with the help of its seven staffs
Do you take any fees for this allowance's distribution?	No, It's free of cost. But for the declaration of nominee, its 150-taka.
As a bank manger how frequently do you receive complaints from beneficiaries?	Actually, every day I receive complaints from beneficiaries. Most of the time they complain about funds unavailability which we can't do anything about. We can only make payment when allowances are available in the beneficiaries account.
How long do beneficiaries have to stay in your bank to get the allowances?	Actually, we start to distribute allowances from morning. But there is always long queue of beneficiaries. So sometimes some has to wait for the whole day, even some has to come another day because of closing of banking hour.
What steps you have taken to reduce the suffering of beneficiaries?	We are trying our level best to provide good services. We put notice on the bank gate and try to maintain the schedule. But due to some unavoidable circumstances we sometimes fail to provide the best services.
What are your suggestions for the smooth operation of allowances distribution?	There should be more agent banks involved to reduce our pressure.

5.0   Good Practices Observed

Almost 100% of the officials in district and Upazila offices received their salary through the EFT system, the District and Upazila Accounts officers were providing support to the offices in executing their budget. Moreover, PFM is a familiar tool to the public sector service providers. Following are some good practices observed during the field inspection:

5.1   Office of the Deputy Commissioner (DC), Sylhet

- Deputy Commissioner (DC) was very much aware about the iBAS++ ID, password and kept it confidential.
- A special hotline number (01979067454) was issued by the DC office, Sylhet district for emergency rescue and relief assistance to the people affected by the recent flood.

5.2   Office of the Divisional Controller of Accounts, Sylhet

- The staffs of Divisional Controller of Accounts (DCA) were very much aware about iBAS++ ID password and kept confidential.
- All officers were regularly generating the reports from iBAS++
- No pension case was pending.

5.3   Health Sector: Sylhet Shahid Shamsuddin Ahmed District Hospital

- As of now a total of 73,165 citizen got Covid Vaccination.
- Citizen Charter was available.

5.4   District Social Welfare Office, Sylhet

- Social safety net beneficiaries who were using relatives' mobile number for mobile financial services like bKash/Nagad sometimes had complaints that they didn't get the money from those particular relatives. Then office called beneficiaries and that relatives and solve the problem immediately by changing mobile number and changing the database as well.
- The DDOs using iBAS++ by his own and password is well protected.

5.5   Education Sector

5.5.1   Sylhet Govt. Pilot High School

- Salary and leave registers were well maintained and monitored by the headmaster.
- The stipend to the students were given on regular basis through EFT (100%) with proper monitoring by the school and District Education Office.
- Well defined grievance handling procedure was maintained and also discussion meetings with parents were conducted on regular basis.
- The school authority received the SLIP fund on time.

5.5.2   Sylhet Government College

- The stipend to the students was given on regular basis through EFT (100%).

5.6   Office of the Upazila Nirbahi Officer, Jaintapur, Sylhet

- Upazila Nirbahi Officer (UNO) was very aware about iBAS++ ID, password and kept confidential.

5.7   Office of the Upazila Accounts Officer, Jaintapur, Sylhet

- UAO confirmed that the number of DDOs was reviewed and reconciled regularly.
- iBAS++ reports were generated duly and reviewed by UAO.
- Planning to conduct training on iBAS++ for the officers who were not familiar with the system.

5.8   Health Sector: Upazila Health Complex, Jaintapur, Sylhet

- The service recipients were happy with the services provided by the Upazila health complex.

- They maintained stock records regularly and distributed the commodities to the patients on regular basis.

5.9   Education Sector:

5.9.1   Imran Ahmad Govt. Women's College, Jaintapur, Sylhet

- The institution was maintaining their leave register records up-to-date which was observed as good practice

5.9.2   Lamnigram Govt. Model Primary School, Jaintapur, Sylhet

- The headmaster was keeping the vouchers of expenditures regularly for further clarifications and audits which seemed a good practice observed by the inspection team.

- The stipend to the students were given on regular basis through EFT (100%) with proper monitoring by the school and District Primary Education Office.

5.10   Upazila Social Welfare Office, Jaintapur, Sylhet

- Upazila Social Welfare Office communicates with the Bank Manager frequently to solve the allowances payment issues arise by beneficiaries.

6.0   PFM Challenges observed

Following are some PFM challenges observed as per the visit by the team in Sylhet District and Jaintapur Upazila:

6.1   Office of the Deputy Commissioner (DC), Sylhet

- Sometimes delay in receiving one time password OTP for salary payment.

6.2   Office of the Divisional Controller of Accounts, Sylhet

- iBAS++ reports were generated and reviewed regularly but sometimes they faced difficulties in viewing reports due to the low Internet speed.

- Facing problem at the time of changing the mobile number and bank A/C.

- At end the of financial year 2021-22 Finance Division allowed to submit bill until 28th June and last day of payment was the same. So, it was impossible for the office to check properly before payment.

6.3   Health Sector: Sylhet Shahid Shamsuddin Ahmed District Hospital

- No account reconciliation was done in the hospitals which created problems.

- The real time report generation from iBAS++ was either not popularly known or they were not aware about it.

- Sometimes delay in the SMS services for EFT transfer created confusion to the beneficiaries.

6.4   Education Sector:

6.4.1   Sylhet Govt. Pilot High School

- iBAS++ ID and password should be kept confidential, however, headmaster shared it with the computer operator.

6.4.2   Sylhet Government College

- The budget they received from the ministry was less than their requirement which sometimes causes difficulties running the school.

6.5   District Social Welfare Office, Sylhet

- Some of the beneficiaries lost their money because of sharing their PIN of bkash to others. The Deputy Director suggested that canceling the 'send money option can solve this problem.

- Moreover, as the beneficiaries do not have registered SIM of their own, sometimes it had been found that the registered users of the SIM received the money without informing the actual beneficiaries.

6.7   Office of the Upazila Nirbahi Officer, Jaintapur, Sylhet

- Budget should be received by 31st July but actually received in August in most of the department.

- Due to the recent flood some approved budget amounts were lapsed, but the contractors' bills were still pending for payment

- Pay bills were issued but the contingency bills were kept pending which created problem for the DDOs.

6.8   Office of the Upazila Accounts Officer, Jaintapur, Sylhet

- Aware about the reports and the way to generate it from the iBAS++ system.

6.9   Education Sector:

6.9.1   Imran Ahmad Govt. Women's College, Jaintapur, Sylhet

- No specific challenge found.

6.9.2   Lamnigram Govt. Model Primary School, Jaintapur, Sylhet

- Shortage of manpower, especially ICT officer.

6.10   Upazila Social Welfare Office, Jaintapur, Sylhet

- The budget they received from the ministry was less than their requirement.

- Bank related complaints by beneficiaries were received regularly but the office had very limited capacity to solve them.

- They send the beneficiaries allowances demand to the head office but the Upazila office doesn't have any information to confirm whether the funds reached to beneficiaries' bank accounts of not.

7.0   Service Delivery Challenges Observed

Following are some service delivery challenges observed by the field inspection team during visit in Sylhet district and Jaintapur Upazila:

7.1   Office of the Deputy Commissioner (DC), Sylhet

- There should be a system of recording Tax Deducted at Source (TDS) as a whole so that the next deduction was done by reviewing the previous records

7.2   Office of the Divisional Controller of Accounts, Sylhet

- To pay pension of BTCL pensioners DCA facing problem due to budget constraints.

7.3   Health Sector: Sylhet Shahid Shamsuddin Ahmed District Hospital

- The food quality and the amount served by the hospital was found insufficient by the observation team. The team also received complaints from the patients. that the suppliers were not properly distributing the food.

- The office rooms for doctors were insufficient.

- The posted doctors in the concerned District Sadar hospital were working on deputation in another place which created a shortage of manpower.

7.4   Education Sector:

7.4.1   Sylhet Govt. Pilot High School

- Some of the students complained that though they receive their stipend through bKash and the particular bKash number is registered to their parents' name. But sometimes due to inactivity for a certain period, their respective bKash account was blocked. That time the student faced problem while collecting their stipend.

7.5   District Social Welfare Office, Sylhet

- Some of the beneficiaries' faced problem as they did not have any mobile numbers registered in their names.

7.6   Office of the Upazila Nirbahi Officer, Jaintapur, Sylhet

- The UNO received compliant of almost every office, but due to time constraints and so many engagements it was impossible to solve all the issues.

7.7   Office of the Upazila Accounts Officer, Jaintapur, Sylhet

- All executives informed UAO office regarding the problems they were facing in iBAS++, where UAO had to communicate with help desk or DCA office.

7.8   Health Sector: Upazila Health Complex, Jaintapur, Sylhet

- The hospital could not carry out any surgery in the operation theater because of lack of specialists.

- The doctors posted to the concerned Upazila Health Complex were working on deputation in another place which created a shortage of manpower.

7.9   Upazila Social Welfare Office, Jaintapur, Sylhet

- No system for mobile financial services like Nagad/Bikash were existed in Jaitapur Upazila to distribute SSN allowances to beneficiaries.

8.0   Capacity Gaps Observed

Despite facing some challenges in the district and Upazila level office, PFM reforms were still working well in the field. The service provider & service recipients were well conversant with iBAS++. The district & Upazila service providers were providing information on budget expenditure to the public about the online payment system which is visible in the government offices. Both service providers and recipients were much more interested about the iBAS++ system. Within a short period, service providers of the public sector gained the required IT knowledge on the system. Following are some capacity gaps observed on different sectors by the team in Sylhet district and Jaintapur Upazila:

- Despite of being a requirement, DDOs under the office of the Deputy Commissioner were not reviewing the report regularly. Only the Accounts office had done it properly.

- Lack of training and shortage of personnel were creating problem of giving appropriate services to the patients, as stated by the Civil Surgeon, Sylhet.

- Deputy Director, District Social Services Office, Sylhet informed the team that the payroll of the beneficiaries was entered into the MS database. The problem was after giving the entry, he could not track the status of the entry. As a result, DDO cannot inform the beneficiaries about the status of their allowance and cannot confirm whether the money is already received by the beneficiaries.

- It had been found in Upazila parishad meeting that DDOs were not reviewing the report regularly. Only the accounts office had done it properly.

- Did not check the iBAS++ report on a regular basis because of a lack of awareness.

- Only Sonali bank branch distributed more than 9000 beneficiaries SSN allowances, no agent banking was involved.

9.0   Lesson Learned

Following are some lessons learned by inspection team during field visit:

- The district and Upazila offices were familiar with the iBAS++ system. However, the training module (online) in iBAS++ is not accessible in the field offices.

- The DDOs should be encouraged to print the iBAS++ reports regularly to find out the irregularities.

- The iBAS++ system should include beneficiaries management of social safety net programs. The checks and balances of the system should be communicated with training to the respective DDOs.

- The pension and fund management scheme should conduct training physically/ in-person at least twice in a year.

- For smooth service delivery an IT consultant can be assigned from Component-7 iBAS++/BACS; in the Divisional Controller of Accounts (DCA) / District Account and Finance Offices (DAFO).

- Sometimes Departments do not release the budget on timely manner to field offices. As a result, field level activities are disrupted/ hindered. This problem needs to be solved.

- Extensive publicity can be arranged to create widespread awareness regarding various activities of the different components of SPFMS including iBAS++ modules.

10.0 Recommendations

- Need to ensure an availability of adequate number of manpower in the hospital. Accommodation facilities should be ensured for the doctors.
- Introducing fingerprint or face recognition of the beneficiaries to curb fraudulence in social safety net programs.
- Introducing the options for social safety net programs on iBAS++ so that the district and Upazila level officers can see the status of the payment of allowances from entry to disbursement stage.
- Explore the option of accessing the iBAS++ app using fingerprint including the unique NID number.
- Universal pension scheme needs to be introduced as soon as possible.
- Ensuring the Facilities to view the report from the iBAS++ system for receiving money/funds/donations from different sources i.e., Different Ministries, Departments, etc.
- Ensuring timely annual audit of accounts by the OCAG at district and Upazila level, which now remains unaudited for years in most cases.
- As a government employee; have to submit Tax Return every year, creating facilities to view the total summary report for total annual income and deductions from iBAS++. So requested to view the yearly total income and expenditure at a glance i.e., they wanted to get the total summary report for total annual income and deductions from iBAS++.
- More Agent Banking or Mobile Financial Services Provider (MFSP) should be involved in distributing SSN allowances to reduce the pressure of Sonali Bank.
- To minimize the delay in receiving OTP and EFT SMS and also to ensure a secure and efficient payment system; Teletalk Bangladesh Ltd. can be requested through Finance Division, MoF to improve the SMS delivery system of EFT.

11.0 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 in the inspection

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

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

নং-০৭.০০.০০০০.১০৩.১৮.০১৩.২০(অংশ-২)-৭৫

তারিখ: ০১ ভাদ্র ১৪২৯
১৬ আগস্ট ২০২২

বিষয়ঃ SPFMS কর্মসূচির আওতায় আগামী ২০-২৩ আগস্ট ২০২২ সময়ে সিলেট জেলা ও জৈন্তাপুর উপজেলা পরিদর্শন টিমে কর্মকর্তা মনোনয়ন।

অর্থ বিভাগের 'Strengthening Public Financial Management Program to Enable Service Delivery (SPFMS)' শীর্ষক কর্মসূচির আওতায় বাস্তবায়নাধীন 'PFM Reforms Leadership, Coordination and Monitoring' শীর্ষক স্কিমের Disbursement Linked Results (DLR) 10.4 অনুযায়ী আগামী ২০-২৩ আগস্ট ২০২২ সময়ে সিলেট জেলা ও জৈন্তাপুর উপজেলা পরিদর্শনের লক্ষ্যে নিম্নবর্ণিত কর্মকর্তাদেরকে নির্দেশক্রমে মনোনয়ন প্রদান করা হলো:

ক্রমিক	নাম ও পদবি	কার্যালয়	মোবাইল
১.	জনাব মোহাম্মদ সাইফুল ইসলাম, অতিরিক্ত সচিব	অর্থ বিভাগ, অর্থ মন্ত্রণালয়	০১৫৫৬-৭০৮৮৭৭
২.	ড. খুরশীদ আলম, পরিচালক (যুগ্মসচিব)	ইনস্টিটিউট অব পাবলিক ফাইন্যান্স	০১৭১৫-০১৬১৭৫
৩.	জনাব মোঃ নজরুল ইসলাম প্রোগ্রাম এক্সিকিউটিভঅ্যান্ডকোঅর্ডিনেটর	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৫৫৮-৭৪৪০৯২
৪.	জনাব মুহাম্মদ শাখীর আহম্মদ চৌধুরী, উপসচিব	সমাজ কল্যাণ মন্ত্রণালয়	০১৫৫২-৩১৫৫৪৫
৫.	জনাব মোঃ মুস্তাফিজুর রহমান, উপসচিব	স্থানীয় সরকার বিভাগ	০১৭১১-২৩৫৬২৮
৬.	জনাব মোছাঃ রোখছানা বেগম, উপসচিব	মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ	০১৭১২-৯৩৩৬৮৪
৭.	এ. এফ. এম. এহতেশামূল হক, উপসচিব	স্বাস্থ্য সেবা বিভাগ	০১৭১২-২২২২৪২
৮.	জনাব ছামছুন নাহার, সিনিয়র সহকারী সচিব	প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়	০১৭১২-৯৭৩৫৯৪
৯.	জনাব সরকার মোঃ খায়রুল আলম চিফ একাউন্টস এন্ড ফিন্যান্স অফিসার	সিএএফও/ পরিবেশ বন ও জলবায়ু পরিবর্তন মন্ত্রণালয় হিসাব ভবন, সেগুনবাগিচা, ঢাকা	০১৯১৩-৭৫৭৬২৬
১০.	জনাব তৌফিক শফিকুল ইসলাম ISC	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৮১৯-১৫৪০৮০
১১.	জনাব মোঃ শফিউল ইসলাম, ISC	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৭৩৮-৯৫৯৯৫৭
১২.	জনাব মোহাম্মদ রিজওয়ানুল ইসলাম, ISC	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৭৬০-৩৩০০০০
১৩.	জনাব মোঃ সালাহ উদ্দিন, জুনিয়র আইটি পরামর্শক	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৫৫৩-৪৪৭১০১
১৪.	জনাব মোঃ আশিকুর রহমান, জুনিয়র আইটি পরামর্শক	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৭১৩-৩৬৪৭৫৫
১৫.	জনাব মোহাম্মদ রাউফুর রহমান, জুনিয়র পরামর্শক	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৭৮৬-৪৩৮৩৩৫
১৬.	জনাব মোঃ হাফিজুল ইসলাম, জুনিয়র পরামর্শক	SPFMS কর্মসূচি, অর্থ বিভাগ	০১৭৩৪৩৪১৮৫৬

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

(মোঃ তৌহিদুল ইসলাম)
উপসচিব
☎২২৩৩৮৩১৮৬
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বিতরণ (জ্যেষ্ঠতার ক্রমানুসারে নয়):
১. জনাব মোহাম্মদ সাইফুল ইসলাম, অতিরিক্ত সচিব, অর্থ বিভাগ, অর্থ মন্ত্রণালয়
২. ড. খুরশীদ আলম, পরিচালক (যুগ্মসচিব), ইনস্টিটিউট অব পাবলিক ফাইন্যান্স
৩. জনাব মোঃ নজরুল ইসলাম, প্রোগ্রাম এক্সিকিউটিভ অ্যান্ড কোঅর্ডিনেটর, SPFMS কর্মসূচি, অর্থ বিভাগ
৪. জনাব মুহাম্মদ শাখীর আহম্মদ চৌধুরী, উপসচিব, সমাজকল্যাণ মন্ত্রণালয়
৫. জনাব মোঃ মুস্তাফিজুর রহমান, উপসচিব, স্থানীয় সরকার বিভাগ
৬. জনাব মোছাঃ রোখছানা বেগম, উপসচিব, মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ
৭. এ. এফ. এম. এহতেশামূল হক, উপসচিব, স্বাস্থ্য সেবা বিভাগ
৮. জনাব ছামছুন নাহার, সিনিয়র সহকারী সচিব, প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়
৯. জনাব সরকার মোঃ খায়রুল আলম, চিফ একাউন্টস এন্ড ফিন্যান্স অফিসার, সিএএফও/ পরিবেশ বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়, হিসাব ভবন, সেগুনবাগিচা, ঢাকা
১০. জনাব তৌফিক শফিকুল ইসলাম ISC, SPFMS কর্মসূচি, অর্থ বিভাগ

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১১.   জনাব মোঃ শফিউল ইসলাম, ISC, SPFMS কর্মসূচি, অর্থ বিভাগ

১২.   জনাব মোহাম্মদ রিজওয়ানুল ইসলাম, ISC, SPFMS কর্মসূচি, অর্থ বিভাগ

১৩.   জনাব জনাব মোঃ সালাহউদ্দিন, জুনিয়র আইটি কনসালট্যান্ট, SPFMS কর্মসূচি, অর্থ বিভাগ

১৪.   জনাব মোঃ আশিকুর রহমান, জুনিয়র আইটি পরামর্শক, জুনিয়র আইটি কনসালট্যান্ট, SPFMS কর্মসূচি, অর্থ বিভাগ

১৫.   জনাব মোহাম্মদ রাউফুর রহমান, জুনিয়র পরামর্শক, SPFMS কর্মসূচি, অর্থ বিভাগ

১৬.   জনাব মো: হাফিজুল ইসলাম, জুনিয়র পরামর্শক, SPFMS কর্মসূচি, অর্থ বিভাগ

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

১.   সিনিয়র সচিব, প্রাথমিক ও গণশিক্ষা মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা

২.   সচিব, স্বাস্থ্য সেবা বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা

৩.   সচিব, মাধ্যমিক ও উচ্চ শিক্ষা বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা

৪.   সচিব, সমাজকল্যাণ মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা

৫.   সচিব, স্থানীয় সরকার বিভাগ, বাংলাদেশ সচিবালয়, ঢাকা

৬.   হিসাব মহানিয়ন্ত্রক, হিসাব মহানিয়ন্ত্রকের কার্যালয়, সেগুনবাগিচা, ঢাকা

৭.   মহাপরিচালক, ইনস্টিটিউট অব পাবলিক ফাইন্যান্স (IPF), ১ম সরকারি ১২ তলা ভবন (৮ম তলা), সেগুনবাগিচা, ঢাকা

৮.   অতিরিক্ত সচিব (বাজেট ও ব্যয় ব্যবস্থাপনা), অর্থ বিভাগ

৯.   জাতীয় কর্মসূচি পরিচালক, এসপিএফএমএস কর্মসূচি, অর্থ বিভাগ

১০.   জেলা প্রশাসক, সিলেট

১১.   পুলিশ সুপার, সিলেট

১২.   বিভাগীয় হিসাব নিয়ন্ত্রক, সিলেট

১৩.   উপজেলা নির্বাহী অফিসার, জৈন্তাপুর, সিলেট

১৪.   উপজেলা একাউন্টস এন্ড ফিন্যান্স অফিসার, জৈন্তাপুর, সিলেট

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Annex-II: Tour Schedule

PFM Field Inspection Agenda / Schedule

DATES: 20/08/2022 to 23/08/2022

Venue: SPFMS Office Premises, IEB, Ramna, Dhaka

Date	TIME	ORIENTATION ACTIVTIES
17/08/2022	3:30pm	• General Discussing regarding the overall planning and expectation from field visit, • Formation of Groups by team members • Assignment of duties and responsibilities of different groups • Discussion regarding Questionnaires • Housekeeping and Logistics • Closing Remarks

DAY 1 ACTIVITIES

Date	Time	ACTIVITIES
20/08/2022	07:00am-07:15am	• Team Assembles
	07:20 am	• Departure and Travel • Arrival and check in Sylhet
	06:00 PM	• Stay to UCEP Training Institute, Sylhet

DAY 2 ACTIVITIES

Date	Time	Activities	Responsible
21/08/2022	10:00am - 01:00pm	• Discussion Meeting on Public Financial Reforms with local public representatives, Deputy Commissioner, District level Officers, members from civil society, head/ representative from Govt. Educational institutions.	Deputy Commissioner, Sylhet District and SPFMS Program Office
	01:00pm-02:00pm	• Back to UCEP Training Institute (Lunch Break)	-
	02:00pm-03:45pm	**Group Visit by Team Members:** • District Govt. Hospital • District Social Welfare Office • District Govt. Education institutions ○ Sylhet Govt. Pilot High School; ○ Sylhet Sorkari College.	Team members
	04:00pm-05:00pm	• Divisional Controller of Accounts Office	All Team members
	05:00pm	• Back to UCEP Training Institute	SPFMS Program Office

DAY 3 ACTIVITIES

Date	Time	Activities	Responsible
22/08/2022	07:30am-09:30am	• Travel from Sylhet District to Jaintapur Upazila	SPFMS Program Office
	10:00am-01:00pm	• Discussion Meeting on Public Financial Reforms with local public representatives, UNO, Upazilla level Officers, members from civil society, head/ representative from Govt. Educational institutions.	UNO and SPFMS Program Office
	01:00pm-02:00pm	• Back to Rest House (Lunch Brack)	-
	02:00pm - 03:45pm	**Group Visit by Team Members:** • Upazila Health Complex, Jaintapur • Upazila Social Welfare Office, Jaintapur • Upazila Govt. Education institutions, Jaintapur	Team members
	04:00pm-05:00pm	• Upazila Accounts Office, Jaintapur	All Team members
	05:00pm	• Travel from Jaintapur Upazila to UCEP Training Institute, Sylhet	SPFMS Program Office
	07:30PM	• Teams debrief and share their experiences • Stay at UCEP Training Institute, Sylhet	SPFMS Program Office

DAY 4 ACTIVITIES

Date	Time	Activities	Responsible
23/08/2022	08:00 AM	Check out, Team assembles and travels back to Dhaka	SPFMS Program

Annex-III: Team Formation

Sylhet District and Jaintapur Upazila

SL	Name & Designation	Office	Assigned Group
1.	Mr. Mohammad Saiful Islam, Additional Secretary	Budget-3, Finance Division, MoF	Overall Inspection
2.	Dr. Khurshid Alam, Director, (Admin & Finance)	Institute of Public Finance Bangladesh (IPF)	Overall Inspection
3.	Mr. Md. Nazrul Islam Program Executive & Coordinator (Joint Secretary)	SPFMS, Finance Division, MoF	Overall Inspection
4.	Mr. Md. Hafizul Islam Junior Consultant, Executive	SPFMS, Finance Division, MoF	Overall Inspection
5.	Mr. Mohammed Shakhir Ahmmed Chowdhury Deputy Secretary (Social Security) and Additional Responsibilities Administration-2 Branch	Ministry of Social Welfare	Social Welfare
6.	Mr. Sarkar Mohammad Khairul Alam Chief Accounts and Finance Officer	CAFO, Ministry of Environment, Forest and Climate Change	Social Welfare
7.	Mr. Toufique Shafiqul Islam Implementation Support Consultant (ISC)	SPFMS, Finance Division, MoF	Social Welfare
8.	Mr. Md. Ashiqur Rahman Junior IT Consultant (Core iBAS++ Implementation and Support)	SPFMS, Finance Division, MoF	Social Welfare
9.	Mr. Md. Mustafizur Rahman Deputy Secretary	LGED	Health
10.	Mr. A. F. M. EHTESHAMUL HOQUE Deputy Secretary (Per-3)	Health Service Division	Health
11.	Mr. Md. Shafiul Islam Implementation Support Consultant (ISC)	SPFMS, Finance Division, MoF	Health
12.	Mr. Mohammad Raufur Rahman Junior Consultant, Assistant Office Manager	SPFMS, Finance Division, MoF	Health
13.	Ms. Most. Roksana Begum Deputy Secretary	Secondary and Higher Education Division, Education Ministry;	Education
14.	Ms. Shamsun Nahar Senior Assistant Secretary	Ministry of Primary and Mass Education	Education
15.	Mohammad Rezwanul Islam Implementation Support Consultant (ISC)	SPFMS, Finance Division, MoF	Education
16.	Md. Salahuddin Junior IT Consultant (Core iBAS++ Implementation and Support)	SPFMS, Finance Division, MoF	Education

Annex-IV: Presentation about PFM reforms presented during inspection

সরকারি আর্থিক ব্যবস্থাপনা সংস্কার

☐ ২০১৬-২১ মেয়াদে সরকারি আর্থিক ব্যবস্থাপনা সংস্কার কৌশল অনুমোদিত হয়েছে;

☐ এর ধারাবাহিকতায় পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট (PFM) অ্যাকশন প্ল্যান (২০১৮-২৩) গৃহীত হয়েছে;

☐ পিএফম অ্যাকশন প্ল্যান (২০১৮-২৩)-এ পিএফম সংস্কার কৌশল (২০১৬-২০২১) - এর ৫০টি অগ্রাধিকারমূলক কার্যক্রম বাস্তবায়নের রোডম্যাপ তৈরি করা হয়েছে;

☐ এজন্য স্ট্রেংদেনিং পাবলিক ফাইন্যান্সিয়াল ম্যানেজমেন্ট প্রোগ্রাম টু এনাবল সার্ভিস ডেলিভারি (SPFMS) শীর্ষক একটি কর্মসূচি নেওয়া হয়েছে যার লক্ষ্য আরও ভালোভাবে সামাজিক পরিষেবা প্রদান।

আইবাস++ এর মডিউল

বিল অনুমোদন ও পোস্টিং;

বিল পাশের সময় স্বয়ংক্রিয়ভাবে বরাদ্দ যাচাই

পেমেন্ট প্রসেসিং (ইএফটি সহ)

রিসিপিয়েন্ট ম্যানেজমেন্ট

সরকারি কর্মকর্তা, কর্মচারী ও পেনশনারের ডাটাবেজ

স্বয়ংক্রিয়ভাবে ই-এলপিসি তৈরি

ভবিষ্য তহবিল ব্যবস্থাপনা (কেন্দ্রীয়ভাবে)

ঋণ ও অগ্রিমের হিসাব স্বয়ংক্রিয়ভাবে সংরক্ষণ

জেলারেল লেজার

হিসাবরক্ষণ

বাজেট বাস্তবায়ন

বাজেট প্রণয়ন

বাজেট পরিপত্র জারি

মাঠপর্যায়ে বাজেট প্রাক্কলন

বাজেট চূড়ান্তকরণ

ভিডিও : বিল প্রস্তুত (এক অফিস এক ভিডিও এবং একজন কর্মচারীর একটি মাত্র ইউজার)

স্বনিবন্ধন ও অনলাইনে বেতন বিল দাখিল

ব্যয় নিয়ন্ত্রণ (কমিটমেন্ট ম্যানেজমেন্ট ও পারচেজ অর্ডার প্রসেসিং)

কর্তৃত্বপ্রদান

বাজেট বণ্টন ও পুনঃউপযোজন

অর্থ অবমুক্তি

বাজেট বরাদ্দ অবহিতকরণ

M Saiful Islam, JS, FD 05

১. পেপারলেস অনলাইন বিল

○ বেতন-ভাতার বিল স্বয়ংক্রিয়ভাবে প্রস্তুত এবং বিশ্বের যেকোন স্থান থেকে দাখিলের সুবিধা;

○ অনলাইনে নিজ নিজ বেতন-ভাতা বিলের সর্বশেষ অবস্থা পর্যবেক্ষণের সুবিধা;

○ বর্তমানে ১,৯৪,৬৫২ জন কর্মকর্তা এবং ৮,৩৫,৮৪৩ জন কর্মচারী ইএফটির মাধ্যমে নিজ নিজ ব্যাংক হিসাবে বেতন ভাতা পাচ্ছেন (৩০-০৯-২০২১ খ্রি. তারিখ পর্যন্ত);

○ মোট কাগজ সাশ্রয় (প্রতি অর্থবছরে): ৯৯,৯০৬ রিম
(প্রতি মাসে একজন কর্মকর্তার বিল বাবদ মোট লাগত ৮ পাতা এবং কর্মচারীদের জন্য প্রতিটি প্রতিষ্ঠানভিত্তিক গড়ে ১২০ পাতা হিসেবে)

○ কাগজ বাবদ অর্থ সাশ্রয় (প্রতি অর্থবছরে) : ৪ কোটি ৩০ লক্ষ টাকা
(প্রতি রিম লাগত ৪৩০ টাকা হিসেবে)

সেবা সহজীকরণ		
সূচক	পূর্ব	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 মুল্যসহ) **১৮ কোটি ৫৩ লক্ষ টাকা**

○ ৫১ হাজার ভুতুড়ে (fake) কর্মচারী চিহ্নিত হওয়ায় অর্থ সাশ্রয় হচ্ছে (প্রতি অর্থবছরে) ১২৭৫ কোটি টাকা।

M Saiful Islam, JS, FD 07

5

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;
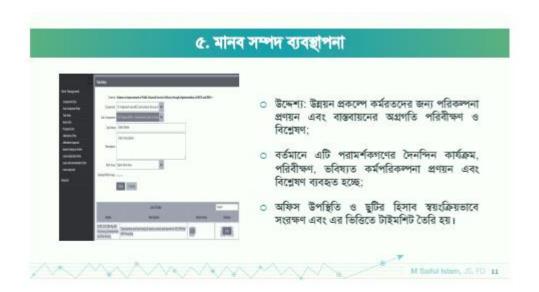
  ○ দীর্ঘ মেয়াদি ঋণের প্রত্যয়ন; এবং

  ○ ছুটির হিসাব।

M Saiful Islam, JS, FD 08

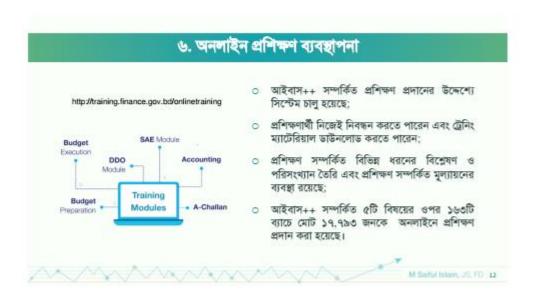## ৩. সেল্ফ অ্যাকাউন্টিং এনটিটি-এর হিসাব সংকলন

○ সেল্ফ অ্যাকাউন্টিং এনটিটি (Self-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;

○ বর্তমানে এই ৫টি অধিদপ্তরের মোট ৪৯৮ টি পে-পয়েন্টে আইবাস++ এর মাধ্যমে হিসাব সংকলন ও দাখিল হচ্ছে।

M Saiful Islam, JS, FD 09

6

৬. অনলাইন প্রশিক্ষণ ব্যবস্থাপনা

http://training.finance.gov.bd/onlinetraining

Budget Execution

DDO Module

SAE Module

Accounting

Budget Preparation

Training Modules

A-Challan

○ 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;

○ আইবাস++ সম্পর্কিত ৫টি বিষয়ের ওপর ১৬৩টি ব্যাচে মোট ১৭,৭৯৩ জনকে অনলাইনে প্রশিক্ষণ প্রদান করা হয়েছে।
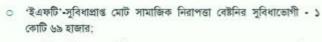
M Saiful Islam, JS, FD 12

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 ফলে--

  ○ ৮৪,৩০৫ জন ভুতুড়ে পেনশনার সনাক্ত

  ○ সরকারের ১,২৯৫ কোটি টাকা সাশ্রয়

  ○ ব্যাংক কমিশন বাবদ সরকারের ৩৫০ কোটি টাকা সাশ্রয়

  ○ ৮,৩৯,৭৭১ জন পেনশনার পেনশন সিস্টেমের আওতায় প্রতি মাসের প্রথম কর্মদিবসে ঘরে বসে ইএফটি এর মাধ্যমে পেনশন পাচ্ছেন।

M Saiful Islam, JS, FD 13

8

৮. সামাজিক নিরাপত্তা বেষ্টনির সুবিধাভোগী

○ 'ইএফটি'-সুবিধাপ্রাপ্ত মোট সামাজিক নিরাপত্তা বেষ্টনির সুবিধাভোগী - ১ কোটি ৬৯ হাজার;

○ সামাজিক নিরাপত্তা কার্যক্রমসমূহের অন্যতম হচ্ছে – বয়স্ক ভাতা, বিধবা ভাতা, প্রতিবন্ধি ভাতা, শিক্ষার্থীদের জন্য উপবৃত্তি ইত্যাদি;

○ করোনায় ক্ষতিগ্রস্ত ৩৫ লক্ষ পরিবারের মধ্যে মাননীয় প্রধানমন্ত্রীর পক্ষ থেকে মোবাইল ব্যাংকিং পরিষেবার মাধ্যমে পরিবার প্রতি ২৫০০/- টাকা উপহার প্রদান:

    ○ ১ম পর্যায়ে (২০২০ সালে) : গ্রহিতা – **৩৪,৯৭,৩৫০ জন**
            টাকা – **৮৮০ কোটি টাকা**

    ○ ২য় পর্যায়ে (২০২১ সালে) : গ্রহিতা – **৩০,৪০,৫৪০ জন**
            টাকা – **৭৭৬ কোটি টাকা**

M Saiful Islam, JS, FD 14

9

10

আইবাস++ এর সুবিধাভোগী

- ১২,৭১,৩১৭ সরকারি কর্মচারী
- ৮,৬৩,১৬৭ জন পেনশনার
- ১,০১,২১,৯৮৯ জন সামাজিক নিরাপত্তা বেষ্টনির সুবিধাভোগী
- ১,৬২,৫৫,৩২৯ জন শিক্ষার্থী
- ৩৪,৯৭,৩৫৩ জন করোনায় ক্ষতিগ্রস্ত সুবিধাভোগী
- ১,৭৮,৩২১ জন সরবরাহকারী
- ১৪,৯৭,৩৯১ সঞ্চয়পত্র সুবিধাভোগী
- মোট সুবিধাভোগী ৩,৩৬,৮৪,৮৬৭ জন
- মোট জনসংখ্যার ২০%

M Saiful Islam, JS, FD 19

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 অনুযায়ি 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;

M Saiful Islam, JS, FD 20

12

ধন্যবাদ

14

Strengthening Public Management Program to Enable Service Delivery

🌐 https://spfms.gov.bd/