

# A feasibility study on the potential use of cash-based social protection systems for floods

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Multi-purpose cash distribution as part of 2020 flood early action in Kurigram, Bangladesh, Photo Credit: BDRCS

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**List of acronyms and abbreviations**

BBS	Bangladesh Bureau of Statistics
BDRCS	Bangladesh Red Crescent Society
BDT	Bangladeshi Taka
CfW	Cash for Work
CHT	Chittagong Hill Tracts
COVID-19	Coronavirus Disease 2019
DA	Disability Allowance
DDM	Department of Disaster Management
DRM	Disaster Risk Management
DSS	Department of Social Services
EAP	Early Action Protocols
EGPP	Employment Generation Programmes for Poorest
EWEA	Early Warning Early Action
FbF/A	Forecast-based Financing/Action
FFW	Food for Work
FFWC	Flood Forecasting and Warning Centre
GDP	Gross Domestic Product
GloFAS	Global Flood Awareness System
GoB	Government of Bangladesh
GR	Gratuitous Relief
GRC	German Red Cross
G2P	Government to Person (payment system)
HCTT	Humanitarian Coordination Task Team
HEA	Household Economy Approach
HH	Household
INGO	International Non-Governmental Organization
JIAF	Joint Intersection Analysis Framework
KII	Key Informant Interview
kg	Kilograms
MIS	Management Information System
MMT	Mobile Money Transfers
MoDMR	Ministry of Disaster Management and Relief
MoF	Ministry of Food
MoLE	Ministry of Labour and Employment
MoSW	Ministry of Social Welfare
NGO	Non-Governmental organization
NHD	National Household Database
NPDM	National Plan for Disaster Management
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sales
PSSP	Primary School Stipend Programme
PwDs	People with Disabilities
RCCC	Red Cross Red Crescent Climate Centre
SOD	Standing Orders on Disaster
SP	Social Protection
SRSP	Shock Responsive Social Protection

SSNP	Social Safety Net Programme
SUFAL	Supporting Flood Forecast-based Action and Learning
TR	Test Relief
TWG	Technical Working Group
UN	United Nations
UNFPA	United Nations Population Fund
UNRCO	UN Resident Coordinator's Office
UPGP	Ultra-Poor Graduation Programme
VA	Allowance for Widows, Deserted and Destitute Women
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WASH	Water, Sanitation and Hygiene
WFM	Work for Money
WFP	World Food Programme

## Introduction

The National Constitution of Bangladesh outlines its government's responsibility to provide for its citizens. However, Bangladesh's social protection (SP) system emerged from disaster response programmes and these two sectors continue to be interlinked (Hebbbar & Shehab, 2020). With evolving evidence at the national and global levels of the advantages of bringing together SP and disaster management (Rana *et al.*, 2022), Bangladesh provides an ideal ground for testing the feasibility for such policy and programme-level integration. There are opportunities to link some of the country's 125 Social Safety Net Programmes (SSNPs) to Disaster Risk Management (DRM) contingency plans for climate-related hazards such as floods. In doing so, early actions and responses could draw from pre-existing databases, beneficiary lists and bank accounts to streamline cash and in-kind transfers, as well as garner greater coverage of vulnerable communities.

This report examines the feasibility of integrating cash-based shock-responsive social protection (SRPS) programmes within flood contingency plans in Bangladesh. The purpose of the study has been to explore how SP programmes can be used for Forecast-based Financing/Action (FbF/A) before floods as well as for responding immediately after the event. Possible entry points for four SP programmes within two different contingency plans will be discussed, specifically the **FbF/A**<sup>1</sup> system established since 2015 by the Bangladesh Red Crescent Society (BDRCS), German Red Cross (GRC), Red Cross Red Crescent Climate Centre (RCCC), World Food Programme (WFP) and **the Humanitarian Coordination Task Team (HCTT) Nexus Strategy** (2021–2025) (Tozier de la Poterie, 2021; HCTT, 2021). The SP programmes considered are the following. The Employment Generation Programme (EGPP) for the Poorest was excluded from this list based on stakeholder consultations.

1. Old Age Allowance (OAA) by the Department of Social Services (DSS) under the Ministry of Social Welfare (MoSW)
2. Allowance for Widowed, Deserted and Destitute women (VA) by the DSS under the MoSW
3. Disability Allowance (DA) by the DSS under the MoSW

<sup>1</sup> Forecast-based Financing/Action refers to the actions taken based on scientific forecasts. In an FbF/A approach, pre-agreed finance is released once the scientific forecast reaches a pre-determined threshold.

#### 4. Gratuitous Relief (GR) – an emergency relief programme by the Ministry of Disaster Management and Relief (MoDMR)

The following sections include an explanation of the methodology; a review of the SP system in Bangladesh as well as an analysis of the SRSP programmes in the country; an appraisal of the contingency plans selected; an examination of the four selected SSNPs; and the findings from key informant interviews (KIIs), including a list of programme-related challenges and recommendations for the BDRCS and for all actors.

#### Methodology

A literature review was conducted to explore the SP landscape in Bangladesh, including its legislative foundations, key SP programmes implemented and the country's role in shock response and climate risk management. During this time, nine key programmes were identified based on the size, coverage and scale of the programme. Using this information, a stocktaking exercise was organized to map the existing SP programmes that have been used in response to floods or, more recently, scaled up to respond to the COVID-19 pandemic. This helped to identify a roster of programmes that may be further explored to understand the feasibility of a cash-based shock response in Bangladesh. We found that only a few of the mentioned SP programmes had previously been scaled for disasters. Based on this, eight SSNPs were finalized, out of which only four were determined to be feasible for linkages within contingency plans for floods. These four programmes mentioned above are the OAA, VA, GR, EGPP.

Subsequently, an analysis of existing contingency plans for response actions was conducted to identify how the SP programmes can be integrated or contribute to preparedness plans in the country. Due to the limitations of this study, only two preparedness plans were chosen: (1) the FbF model implemented by the BDRCS and the GRC with support from the RCCC; and (2) the Multi-Sector Flood Assistance package proposed by the HCTT in Bangladesh. Entry points within these two contingency plans were identified for four SP schemes, specifically the OAA, VA, GR, and EGPP. This information was validated during a small, internal workshop with members of the BDRCS, GRC and RCCC to consider the knowledge and experience of field project teams prior to approaching wider stakeholders for further data collection and validation. The EGPP, a public works programme implemented by MoDMR, was dropped, based on the feedback from the workshop, due to two reasons: limited coverage and lack of sufficient lead time for implementation.

Following this, national-level interviews were conducted with two Ministries (Ministry of Labour and Employment (MoLE) as well as the MoSW's DSS). District-level interviews included individuals from the District Relief and Rehabilitation Office; Upazila Social Service Department including the Chairman, Vice-Chairman and Woman Vice-Chairman of Upazila as well as an Upazila Women Affairs Office in the district of Kurigram, Bangladesh. During an interview with the MoSW, the **Disability Allowance was identified as a feasible option**, in contrast to what was found in the literature review. Other institutional stakeholders interviewed for the study were carefully selected from organizations such as BRAC, CARE, UN Women, the United Nations Population Fund (UNFPA) and WFP, given that these organisations have been active in the sector for a while now and would be able to meaningfully contribute to furthering the understanding on integrating FbF/A within SP. From the discussions and findings, it is evident that all individuals had experience with several SSNPs with their specific responsibilities ranging from managing relief and verifying beneficiary lists to the coordination and distribution of benefits. Additionally,



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community-level interviews were conducted with beneficiaries from the DA, OAA and VA as well as with a non-beneficiary respondent, to capture a broad range of experiences.

Based on these activities, a final list of key recommendations was prepared and presented during the internal validation workshop.



## Social protection in Bangladesh

Since Bangladesh's independence in 1971, the country has been making strides towards reducing poverty and expanding coverage of SP<sup>2</sup> to its most vulnerable communities; and, in doing so, inspiring similar countries with its developments and improvements (Coudouel, 2021). However, despite these improvements, deep rooted vulnerabilities and inequalities continue (Coudouel, 2021). Among existing socioeconomic issues – such as rural poverty, inequality and increased concretization – frequent climate shocks continue to compound poverty in the country (Coudouel, 2021). Bangladesh is currently considered one of the world's most climate-vulnerable countries at risk of a plethora of climate shocks such as cyclones, droughts, floods, heavy rainfall and sea level rise (Coudouel, 2021; Mojid, 2020). The country's exposure to climate-related shocks is expected to intensify as the effects of climate change unfold (Hebbbar & Shehab, 2020). SP is increasingly becoming a tool to manage these shocks (Maintains, 2021). Within Bangladesh, there are several SP programmes intended to decrease the number of individuals falling into poverty (Coudouel, 2021). These programmes constitute a combination of contributory and non-contributory schemes, as well as labour market interventions (ILO, 2017). As Bangladesh continues to strengthen its SP system, it is important to explore how the country can assist in the anticipation of, and relief efforts surrounding, climate shocks (Hebbbar & Shehab, 2020).

The following literature review explores the SP landscape in Bangladesh including its legislative foundations, key programmes implemented and their role in shock response and climate risk management.

## Legislation and policy landscape of social protection

### Provision of basic necessities

15. It shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens –

- (a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care;
- (b) the right to work, that is the right to guaranteed employment at a reasonable wage having regard to the quantity and quality of work;
- (c) the right to reasonable rest, recreation and leisure; and
- (d) the right to social security, that is to say, to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases.

Figure 1 Constitutional Provision for Social Protection, Bangladesh. Source: ILO, 2021

The cornerstone of Bangladesh's SP system lies within its National Constitution (1972) which outlines the Government's responsibility to provide for its citizens (see Figure 1) (ILO, 2021). Article 15 of the Constitution defines these basic provisions as food, clothing, shelter, education and medical care, as well as the right to work and guaranteed employment, and reasonable access to rest (ILO, 2021). Within Article 15(d), the right to social security for a variety of demographic groups throughout the life-

cycle is explicitly articulated (ILO, 2021).

Though the legislation for social security is embedded in its National Constitution, Bangladesh's SP system emerged from disaster response programmes and continues to be interlinked with them (Hebbbar & Shehab, 2020). In the 1970s, as a war-torn country, the Government initially focused on poverty relief and disaster rehabilitation through SP (Hebbbar & Shehab, 2020; World Bank, 2021). Many of the programmes at this time addressed issues around food consumption, cyclones and floods (WB,

<sup>2</sup> SP is a series of policies and instruments designed to reduce socioeconomic vulnerability across the life-cycle. SP programmes often fall into the categories of social assistance, social insurance and labour market interventions (ILO, 2017).



2021). In the 1980s, the concept of graduation programmes emerged with the aim to provide skills, microcredit and knowledge of income generating activities (WB, 2021). Soon after this, SP was expanded in the 1990s with the introduction of a variety of programmes which targeted the elderly, widows and people with disabilities (PwDs) through conditional cash transfers (Hebbar & Shehab, 2020). It was during this time that a life-cycle approach was developed (Hebbar & Shehab, 2020). Throughout these adaptations, Bangladesh released five-year plans which consistently highlighted the importance of SP and continued this practice until the adoption of the National Social Security Strategy (NSSS) in 2015 (WB, 2021).

### Formation of the National Social Security Strategy

Discussion around the formulation of the NSSS was initiated in 2010 during a macroeconomics workshop and was revisited one year later during an international workshop on SP in Dhaka (Hasan, 2017). Eventually, by 2012, it had gained more traction and a committee was made up of a variety of line ministries to oversee the preparation of the NSSS (Hasan, 2017). The process included a study to identify the key issues within the existing system and deciding budgetary allocations through collaboration with key stakeholders before approval was granted by the Cabinet (Hasan, 2017). In addition to the NSSS, a technical assistance project was created to support the implementation of the system, streamline delivery and improve governance (Hasan, 2017). The overall objective was to consolidate Bangladesh's pre-existing 125 SSNPs and construct an inclusive SP system that addressed and prevented poverty and inequality to contribute to greater human development and economic growth (Khander & Akhtar, 2020).

The NSSS introduced programme reforms as well as institutional reforms (Hebbar & Shehab, 2020), calling for the consolidation of programmes into seven categories (GoB, 2015; GoB, 2018):

- children
- vulnerable women
- PwDs
- working age
- elderly
- urban poor
- food security

It also aimed to merge food transfer programmes, improve programmes' ability to address **climate and disasters shocks** and expand their reach to urban and socially excluded communities (GoB, 2018). Other objectives included the greater coordination amongst ministries through a clustered approach; the establishment of a Management Information System (MIS); the improvement of government to person (G2P) payment systems; an enhanced beneficiary selection process; the launch of a grievance and redress mechanism; and, the establishment of a monitoring and evaluation system (GoB, 2018). Throughout the reforms, SP and DRM in Bangladesh remained closely interlinked, as the MoDMR plays an important role in SSNP implementation and delivery (Hebbar & Shehab, 2020). The cash and in-kind transfers made by the MoDMR to support households after shocks such as floods, cyclones and long lean seasons are categorized as SP (Hebbar & Shehab, 2020). Evidence indicates that the **operational integration of DRM and SP had been taking place prior to policy-level and programme-level integration**. In addition, the Department of Disaster Management (DDM) also leads key SSNPs and is expected to be a key actor in future action in the integration of early warning, hazard risk and vulnerability data and other actions into joint national programming. Furthermore, the MoDMR accounts for the second highest share of the SSNP budget (20 per cent) – the first being the Ministry of Finance at 26 per cent for civil service pensions (Hebbar & Shehab, 2020). Other ministries that draw from the SSNP budget include the MoSW; Ministry of Local Government, Rural Development and

Cooperatives; Ministry of Health and Family Welfare; Ministry of Food (MoF); Ministry of Primary and Mass Education; and the Ministry of Women and Children Affairs (Hebbar & Shehab, 2020).



Dissemination of early warning messages, Flood 2020, Photo Credit: BDRCS

During the 2019–2020 fiscal year, there were 125 SSNPs that were operated by 25 ministries with a budget of BDT 955.74 billion (approximately 10.369 million euro<sup>3</sup>) which accounted for 3.01 per cent of Gross Domestic Product (GDP) and 16.83 per cent of the Government budget (Khander & Akhtar, 2020).

### The current reality of social protection

The SP landscape in Bangladesh is vast with a variety of actors including Government ministries, civil society organizations and international organizations (Hebbar & Shehab, 2020). Moreover, the country has a distinct approach to SP (Hebbar & Shehab, 2020). Rather than applying the general SP pillars of social assistance, social insurance and labour market policies, the Government of Bangladesh applies a distinct typology of programmes to categorize its roster of SSNPs, SP and social empowerment (see Figure 2) (Hebbar & Shehab, 2020). The umbrella of SP extends to cash transfers, food security programmes and miscellaneous funds (Hebbar & Shehab, 2020). There are overlaps between social empowerment that also include cash transfers and miscellaneous funds, but additionally encompass

<sup>3</sup> Conversion rate as of 26 April 2022: 1 euro = 92.20 BDT.

micro-credit programmes along with development sector programmes (Hebbar & Shehab, 2020). Many of the SP schemes in the country focus on addressing poverty and vulnerability in rural areas, with some outliers such as the Government pension plan and the Freedom Fighters' Allowance (Khander & Akhtar, 2020).

SSNPs within the NSSS are neatly categorized by Hebbar & Shehab (2020) and Hebbar *et al.* (2021) into the following categories:

1. **Long-term programmes** – characterized by regular support throughout the year to beneficiaries targeted categorically with the aim of addressing chronic poverty throughout the life-cycle.
2. **Seasonal programmes** – provide cyclical support to alleviate hunger during lean harvest seasons.
3. **Emergency programmes** – provide support during covariate shocks.

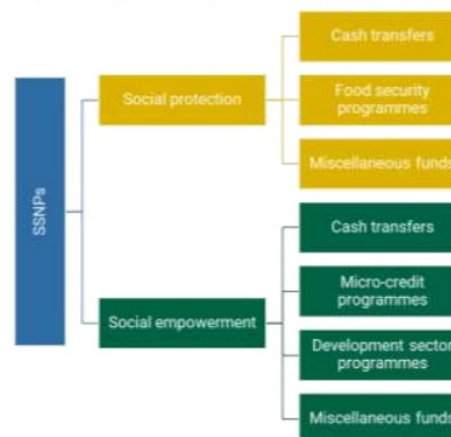
#### Key programmes

Although there are over 125 programmes within the country's large SP system, ten were selected according to the following criteria:

1. **Size of the programme** – the selected programmes are some of the largest programmes in Bangladesh in terms of budget size.
2. **Coverage of the programme** – the programmes selected are also high in coverage, with close to one million beneficiaries and above (Hebbar & Shehab, 2020).
3. **Scale of the programme** – the programmes chosen are implemented across several regions rather than being concentrated in a few districts. As a result, they also have a large computationally searchable evidence base (Hebbar & Shehab, 2020; Hebbar *et al.*, 2021)

The following table (Table 1) presents an overview of the ten programmes selected and discussed below.

**Figure 2: Typology of SSNPs in Bangladesh**



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Table 1: Key programmes adapted from Hebbar & Scott (2020), Hebbar & Shehab (2020) and Hebbar et al. (2021)

Programme	Implemented by	Eligibility	Information system	Delivery and frequency	Transfer value	Beneficiaries (in millions)	Budget (in BDT millions)	Coverage
<b>Unconditional cash transfers</b>								
Old Age Allowance (OAA)	MoSW	Categorical and means tested For men above 65 years and women above 62 years of age	Paper-based <sup>4</sup>	Paid into bank accounts every quarter	BDT 300 (3.26 €) per month	4.4	26,400 (286.4 million €)	Rural, urban
Allowance for widowed, deserted and destitute women (VA)	MoSW	Categorical and means tested VGD, pension, recipients of other regular cash transfers are excluded	Paper-based	Cash	BDT 500 (5.43 €) per month	1.4	8,400 (91.1 million €)	Rural, urban
Disability Allowance (DA)	MoSW	Categorical and means tested Disability-based targeting. Over the age of 6 Annual income is less than BDT 36,000 (390.60 €)	Disability Information System	Paid into bank accounts	BDT 700 (7.60 €) per month	1	13,905 (158.8 million €)	Rural, urban
<b>Conditional cash transfers</b>								
Primary School Stipend Programme (PSSP)	Ministry of Primary and Mass Education	Categorical, universal Students must meet specific attendance and marks requirements	Digital MIS exists but resides with the mobile money service provider	Mobile money, quarterly	Varies by number of beneficiaries per HH Between 100–300 BDT (1.09–3.26 €)/ month	14.40	7,223 (78.369 million €)	Rural, urban
<b>In-kind transfers</b>								
Vulnerable Group Development (VGD)	Ministry of Women and Children Affairs	Categorical and means tested No fixed income Own less than 0.15 acres of land Female-headed HH with beneficiary as only income earner	Paper-based	Bank	30 kg of wheat or 30 kg of fortified rice and cash grant of BDT 15,000 (162.75 €) for investment component	14.25	16,989 (184.3 million €)	Rural
<b>Public works programmes</b>								
Employment Generation Programmes for Poorest (EGPP)	MoDMR	Means-tested. Aged between 18–60; Without over 0.1 acre of land or significant number of poultry or livestock Earning less than BDT 4000/month Not a beneficiary of any other SSNP	Digital beneficiary list	Bank account, delivered weekly	BDT 200 (2.17 €)/day	0.83	16,500 (179.02 million €)	Rural
Food for Work (FFW) / Work for Money (WFM)	MoDMR	Means-tested	Paper-based	Manual, where cash is offered	10–30 kg of rice	1.71 FFW 1.58 Work for Money		Rural
<b>Emergency relief</b>								
Test Relief (TR)	MoDMR	Means-tested	Paper-based	Delivered in person, daily/weekly	8 kg of rice for 7 hours of work	2.10	15,300 (166.5 million €)	Rural
Vulnerable Group Feeding (VGF)	MoDMR	Means-tested	Paper-based	N.A., in-kind	10–30 kg of rice	8.34	19,659 (213.3 million €)	Rural
Gratuitous Relief (GR)	MoDMR	Means-tested	Paper-based	Delivered in person	Ad-hoc, cash or in-kind	5.68	5,435 (58.9 million €)	Rural

<sup>4</sup> Many of the SSNPs in Bangladesh utilize hard-copy, paper-based beneficiary lists for their registries, yet many programmes are shifting to digitalized lists (Hebbar et al. 2021).

### *Old Age Allowance (OAA)*

The Old Age Allowance (OAA) was initiated in 1998 as a means-tested<sup>5</sup> programme to provide poor elderly individuals, men 65+ years of age and women 62+ years of age, across the country with a monthly allowance (Begum, 2013). In its first year, the programme had 400,000 beneficiaries and has now increased to 4.4 million in 2020 (Begum, 2013; Hebbar & Shehab, 2020). The transfer value also increased from BDT 100 to BDT 300 (1.09–3.26 euro) per month and the GDP share of this programme rose from 0.02 per cent to 0.13 per cent (Begum, 2013; Hebbar & Shehab, 2020). The OAA is implemented by the MoSW with oversight from the Finance Ministry; the ministries work together to select beneficiaries (Begum, 2013).

Though this programme has made strides since its inception, it faces challenges including inclusion error and insufficient benefit amounts, as well as inefficiencies in scheme delivery and administration (Begum, 2013). The inclusion error in the OAA, where ineligible individuals are enrolled, is expected to be above 30 per cent due to biases from regional politicians during the beneficiary selection process (Begum, 2013). In addition, the benefit level is considered insufficient to meet the needs of the beneficiaries as it only provides up to 21 per cent of Bangladesh's poverty line income, BDT 163 (1.77 euro) per day (Begum, 2013; Shibli, 2019). The cash delivery systems through banks pose a barrier to some as they are frequently located far from beneficiaries' homes and banks often do not have enough personnel to streamline the cash delivery element of the programme (Begum, 2013; Shibli, 2019). Lastly, benefit administration is ineffective due to weak coordination among agencies and stakeholders and an overall shortage of personnel to implement the programme (Begum, 2013).

### *Allowance for Widowed, Deserted and Destitute women (VA)*

The Allowance for Widowed, Deserted and Destitute Women (VA) is an unconditional cash transfer programme implemented by the MoSW (Anwar *et al.*, 2016a). This programme was launched in 1998 with an initial coverage of 400,000 women in rural areas, but it has since expanded to urban areas and reaches approximately 1.4 million women across Bangladesh (Anwar *et al.*, 2016a; Hebbar & Shehab, 2020). With the OAA, the VA is the key cash transfer programme of the MoSW (Anwar *et al.*, 2016a).

Currently, the BDT 500 (5.43 euro) monthly allowance makes up only 30 per cent of the consumption level of the lowest quintile (Anwar *et al.*, 2016a). This allowance is primarily used to cover healthcare costs as well as food consumption during lean seasons with evidence of the increased body mass of beneficiaries (Anwar *et al.*, 2016a), with positive secondary outcomes such as increasing access to credit and engagement in income generation activities due to participation in this programme (Anwar *et al.*, 2016a).

The barriers to its effectiveness require a shift towards a national, digitalized and rule-based selection process to improve governance of the programme (Anwar *et al.*, 2016a). Like the OAA, moving payment points closer to beneficiaries' homes would improve the beneficiary experience, as well as setting up a stronger grievance process to ensure greater accountability (Anwar *et al.*, 2016a). As indicated in the NSSS, this programme eventually hopes to consolidate the VA programme and Vulnerable Group Development (VGD) programme to reach 3.2 million eligible women and increase the allowance to BDT

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<sup>5</sup> A means test is a determination of whether an individual or family is eligible for government assistance or welfare, based upon whether they possesses the means (usually income) to meet their basic needs without external help.



800 (8.68 euro) per month to improve outcomes and overall women's empowerment (Anwar *et al.*, 2016a).

#### *Disability Allowance (DA)*

The Disability Allowance is a means-tested cash transfer programme aimed at PwDs, which reaches one million beneficiaries in both rural and urban areas (Hebbar & Scott, 2020). Initially implemented in 2006, the DA started with 100,000 beneficiaries but has since expanded to cover one million PwDs by 2019 (Anwar *et al.*, 2016b). This programme uses the Disability Information System that includes the details of PwD who were enrolled in the programme following a Disability Detection Survey by the DSS under the MoSW and subsequent self-reporting by applicants (Anwar *et al.*, 2016b). The cash transfers are deposited monthly into the beneficiaries' bank accounts.

It's expected that this programme will assist poor PwDs in improving their consumption of food and use of health services as well as supporting their self-esteem. However, there is a lack of impact evidence on beneficiaries (Anwar *et al.*, 2016b). Though this programme captures a highly marginalized community, the number of registered PwDs is only a small percentage of projected PwDs in the country (Anwar *et al.*, 2016b). Although there are awareness campaigns for this programme, they are limited due to a low budget for awareness activities and a low administrative capacity. Furthermore, the enrolment process of self-reporting is a proven hindrance as severely disabled individuals are unable to register themselves at the Social Services Office (Anwar *et al.* 2016b).

#### *Primary School Stipend Programme (PSSP)*

This conditional cash transfer was first implemented in 2001 by the Ministry of Primary and Mass Education to ensure primary school access to all children from poor households (Gelb *et al.*, 2019). It has increased school enrolment and attendance, decreased drop-out rates and works to close the gender gap in primary schools (Gelb *et al.*, 2019). Although the programme is universal, it is contingent on students meeting specific criteria such as retaining an 85 per cent attendance rate, attending all exams, and attaining at least 33 per cent marks in each subject (Hebbar & Shehab, 2020). Moreover, the transfer amount is dependent on the number of eligible students per household, beginning with BDT 100 (1.03 euro) per month for one student and increasing upwards of BDT 300 (3.26 euro) per month for four students (Hebbar & Shehab, 2020). The current coverage of this programme is 14.4 million students across both rural and urban areas and has led to spin-off effects such as a slight decrease in child labour (Hebbar & Shehab, 2020; GoB, 2013).

Like many countries in the region, Bangladesh has been experiencing a digital revolution through an increase in mobile subscription covering almost 85 per cent of the population (Gelb *et al.*, 2019). In 2017, the Government moved from cash distribution to the transfer of funds into mobile bank accounts to leverage the growth of mobile financial services and increase efficiency through the digitalization of this programme (Gelb *et al.*, 2019). This shift was applauded by account holders and increased the transparency of transfers; however, households without access to mobile technology suffered greatly as digital literacy remains a delicate point (Gelb *et al.*, 2019). By assigning mothers as the authorized signatory for the allowance, it has encouraged women to become bank account holders and as such is working towards women's empowerment (GoB, 2013).

### *Vulnerable Group Development (VGD)*

The VGD is one of the largest SSNPs in Bangladesh implemented by the Ministry of Women and Children's Affairs and supported by the WFP (MoF, 2007). It is targeted at vulnerable and poor women with the aim of improving the lives of the ultra-poor (MoF, 2007). It was initially launched in the 1970s to assist famine and flood victims but has adapted to concentrate on graduating women out of poverty (MoF, 2007). As a graduation programme, it combines a food transfer with income-generating skills and provides women with access to a savings programme and micro-credit membership (MoF, 2007). The VGD has two internal programmes:

1. Income Generating Vulnerable Group Development – a monthly food ration only
2. Food Security Vulnerable Groups Development – food alongside a cash grant of BDT 15,000 (162.75 euro) (MoF, 2007; Hebbar & Shehab, 2020).

Recipients of the VA are excluded from this programme (Hebbar & Shehab, 2020). Evidence indicates that the VGD programme helps women to address food insecurity and malnutrition, develop life and financial skills, and increase their social status through practical education (Begum, 2018). The programme currently reaches 14.25 million women across Bangladesh (Hebbar & Shehab, 2020).

Beneficiaries of both VGD programmes have expressed dissatisfaction with the low quality of the food and inadequacy of the amount provided along with the stringent regulations to qualify for the programme and political bribery within the programme (Begum, 2018; Afrad & Barau, 2019). Additional barriers to the beneficiaries' experience include limited information about the programme, the untimely delivery of food, and distribution points that are located far from the beneficiaries' households (Begum, 2018). These challenges and barriers could be reduced by implementing stronger administrative structures with appropriate monitoring and evaluation processes to improve the deliverables of the programme and ensure better performance (Begum, 2018).

### *Employment Generation Programmes for Poorest (EGPP)*

The EGPP was established in 2008 in response to the global financial crisis and subsequent food price crisis (Kumar, 2014). To ensure pro-poor targeting, administrators initially used a poverty map from 2004 to identify and reach the poorest households; however, they have since shifted to the **2010 poverty map** (Sharif & Ruthbah, 2016)<sup>6</sup>. To ensure transparency and prevent leakage, payout sheets and attendance records are **signed by multiple officials** (Sharif & Ruthbah, 2016). The programme provides a regular income source of BDT 200 (2.17 euro) per day to some of the poorest individuals in rural Bangladesh who meet the requirements of being aged 18–60 with less than 0.1 acres of land or a significant number of poultry (Kumar, 2014; Hebbar & Shehab, 2020). Since its inception, the EGPP has undergone modifications with support from the World Bank to move towards the use of bank accounts for the weekly wage payments; targeting beneficiaries using the 2010 poverty map; the digitalization of beneficiary lists; and the capacity building of the MoDMR (Sharif & Ruthbah, 2016; Hebbar & Shehab, 2020).

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<sup>6</sup> A more recent set of poverty maps were published in November 2020 by the Bangladesh Bureau of Statistics; it is unclear if administrators are using the updated data for targeting. Data includes "both the Household Income and Expenditure Survey (HIES) 2016 as well as the Population and Housing Census 2011, and sophisticated indirect estimation methodology". Source: [Poverty Maps of Bangladesh 2016 Key Findings](#).



The EGPP has improved household resilience, increased women's employment and has built and maintained local infrastructure (Sharif & Ruthbah, 2016). Furthermore, almost 67 per cent of programme recipients fall in the bottom two quintiles of the poorest (Hebbbar & Shehab, 2020). However, challenges remain. There is evidence that access to a local politician affects individuals' chance of participating in the programme to a high degree (Sharif & Ruthbah, 2016). Furthermore, access to information systems as well as formal grievance and redress systems remains limited (Sharif & Ruthbah, 2016).

#### *Food for Work (FFW) & Work for Money (WFM)*

The Food for Work (FFW) programme is a means-tested public works programme that was implemented in 1974 to provide seasonal employment for poor individuals in rural areas, build and strengthen rural infrastructure, maintain a steady food supply, and address rural poverty (Anwar *et al.*, 2016c). In its early years, the programme was funded by the WFP but was transferred to the responsibility of the MoDMR in 1995 with assistance from international donors (Anwar *et al.*, 2016c).

As the use of cash payments gained popularity, the FFW programme provided an option to receive cash through the parallel Work for Money (WFM) programme in 2014 (Anwar *et al.*, 2016c). As such, enrollees would either receive kilograms of rice or the cash equivalent (Anwar *et al.*, 2016c). The work under this programme varies from **canal excavation, road construction, construction for the enhancement of disaster preparedness, solar panel installation** and more (Anwar *et al.*, 2016c). Though both programmes share similarities with the EGPP, the EGPP includes the greater use of mobile financial services, robust targeting and a quota for women (Anwar *et al.*, 2016c).

Challenges with both the FFW and MFW programmes include the inadequate monitoring and supervision of projects as well as the duplication with other public works programmes such as the EGPP (Anwar *et al.*, 2016c). Furthermore, the hand-to-hand payment system requires digitalization, and the grievance process should be strengthened to ensure accountability and adequate resolutions (Anwar *et al.*, 2016c).

#### *Test Relief (TR)*

The Test Relief (TR) programme is very similar to the FFW programme; however, the difference lies in their objectives, the projects that are conducted and the ad hoc nature of TR (Anwar *et al.*, 2016c). This programme's main objectives are centred on emergency relief, with a focus on **developing infrastructure for disaster risk reduction, meeting demand for renewable energy and reducing the climate change-related risk of the rural poor** (Anwar *et al.*, 2016c). FFW implements projects for rural development, whereas the projects in TR are mainly focused on maintaining and developing local educational and religious institutions, including madrasas, mosques, orphanages, schools and temples among others. Additionally, other activities relevant to disaster management under TR include the construction and maintenance of drainage canals and sanitary latrines as well as the installation of deep tube wells; the construction of walls on roadsides to minimize soil erosion through run-off; the construction of disaster-resilient houses for the ultra-poor; the installation of solar panel and biogas projects in educational and religious institutions and rural marketplaces as well as administrative buildings that host large numbers of people (World Bank, 2019). Participants in the TR programmes receive 8 kilograms (kg) of rice for 7 hours of work (Anwar *et al.*, 2016c).

The challenges of TR and FFW are very similar with a need for digitalization and a greater pro-poor focus through increased targeting (Anwar *et al.*, 2016c). However, as the objective of this programme is linked closely with rural infrastructure development rather than a safety net, there are calls to reconsider whether the programme adds value to the overall roster of SSNPs (Anwar *et al.*, 2016c).

#### *Vulnerable Group Feeding (VGF)*

Amid a famine in 1974, the Government of Bangladesh partnered with the WFP to launch the Vulnerable Group Feeding Programme (VGF) to ensure food security to the poorest individuals in rural areas (Anwar & Cho, 2016d). During its initial implementation, the programme offered a transfer of 31.25 kg of wheat per month for a two-year period but has since moved to providing a food transfer of 10–30 kg of rice during times of shock and religious festivals such as Eid-ul-Azha (Anwar & Cho, 2016d).

This programme places a great emphasis on gender-sensitive processes but has fallen short due to poor awareness about the gender quota, health-related barriers such as pregnancy and malnutrition affecting women's health, and a preference to enlist men due to convenience (Anwar & Cho, 2016d). Further challenges include poor targeting (an inherent part of the programme requires beneficiaries to carry their rice home), leading to inefficient distribution and potential leakage (Anwar & Cho, 2016d).

#### *Gratuitous Relief (GR)*

The Gratuitous Relief (GR) is often provided in tandem with the VGF as both programmes centre around **shocks** and providing short-term relief (Anwar & Cho, 2016c). Led by the MoF and MoDMR alongside some development partners, this programme is often targeted at the **shock-affected geographical location** (Ahmed *et al.*, 2009; Anwar & Cho, 2016c). However, the entitlements and method of distribution are not specified prior to programme application (Ahmed *et al.*, 2009). Further programme-specific information on the GR is difficult to find, but examples of its application will be discussed below.

The highlighted SSNPs provide different degrees of relief to its beneficiaries and carry different strengths and weaknesses (see Table 2). However, it is apparent that many of the programmes suffer from leakages; inclusion errors that divert resources to non-poor households; duplication of schemes; and an overall lack of coordination between programmes and relevant stakeholders (Khander & Akhtar, 2020; Khan & Hasan, 2016). Given these restraints, Bangladesh has successfully used some of these programmes to provide relief during shocks.

## Feasibility Study on Shock Responsive Social Protection in Bangladesh

*Table 2: Shock responsiveness of the selected SSNPs*

Priority	Programme Name	Strengths	Weaknesses	Shock Responsiveness
1	Old Age Allowance (OAA)	<ul style="list-style-type: none"> <li>A key cash transfer programme</li> <li>Coverage of 4.4 million elderly individuals</li> <li>Pro-poor</li> <li>Uses bank accounts for transfers</li> </ul>	<ul style="list-style-type: none"> <li>Issues of discretionary targeting by local politicians</li> <li>Inclusion error with 22% of beneficiaries within the top two quintiles of wealth</li> </ul>	<ul style="list-style-type: none"> <li>The programme conducted rapid horizontal expansion during COVID-19 to include an additional 500,000 individuals</li> </ul>
2	Allowance for Widows, Deserted and Destitute Women (VA)	<ul style="list-style-type: none"> <li>Coverage of 1.4 million women</li> <li>Used during lean seasons with evidence of increased body mass</li> <li>Secondary outcomes: access to credit, engagement in income-generating activities</li> <li>Future plans of consolidating with VGD to reach 3.2 million beneficiaries and increase allowance to BDT 800 (8.68 €) per month</li> </ul>	<ul style="list-style-type: none"> <li>Inclusion error: up to 22% of beneficiaries do not meet the categorical criteria and an additional 14% fail the socioeconomic criteria</li> <li>Inadequate monthly allowance</li> <li>Requires a shift to a digitized and rule-based selection process to improve governance</li> <li>Need for closer payment points</li> </ul>	<ul style="list-style-type: none"> <li>Rapid horizontal expansion of programme during COVID-19 to include an additional 350,000 individuals</li> </ul>
3	Disability Allowance (DA)	<ul style="list-style-type: none"> <li>Launched recently using a disability map to inform the Disability Information System with the goal of expanding to cover all 1.51 million individuals living with a disability in Bangladesh</li> </ul>	<ul style="list-style-type: none"> <li>Programme has low uptake due to lack of information about the programme</li> <li>Disability needs are assessed at the local social welfare office. This requires a disability-informed assessor at each office.</li> </ul>	<ul style="list-style-type: none"> <li>Rapid horizontal expansion of programme during COVID-19 to coverage an additional 255,000 individuals.</li> <li>Evidence of vertical expansion of allowance per month</li> </ul>
4	Gratuitous Relief (GR)	<ul style="list-style-type: none"> <li>Coverage of 5.68 million individuals</li> <li>Can be used to provide cash, food or reconstruction support</li> </ul>	<ul style="list-style-type: none"> <li>At risk of high inclusion errors</li> <li>Lack of systemic implementation due to high discretion of district and Upazila administration</li> <li>Ad-hoc transfers makes it difficult to ensure proper governance</li> </ul>	<ul style="list-style-type: none"> <li>GR has ample evidence of scaling for floods</li> <li>Activated during shocks as a relief distribution channel</li> <li>Can be targeted geographically</li> </ul>
5	Employment Generation Programme for Poorest (EGPP)	<ul style="list-style-type: none"> <li>Pro-poor programme, 45% of budget allocated to districts &amp; Upazila with a poverty rate of 40%+</li> <li>Robust targeting with a quota for women</li> <li>Uses a digitized beneficiary list and bank accounts</li> <li>Wage transferred on a weekly basis</li> <li>Evidence of increase in consumption during lean season.</li> </ul>	<ul style="list-style-type: none"> <li>Barriers include discretion and involvement of local elected officials in the selection process</li> <li>Low coverage of 830,000 individuals</li> <li>Formal grievance and redress mechanisms remain limited</li> </ul>	<ul style="list-style-type: none"> <li>Has been scaled up during floods</li> </ul>
6	Vulnerable Group Feeding (VGF)	<ul style="list-style-type: none"> <li>Coverage of 8.34 million individuals</li> <li>Provides food security to the poorest individuals in rural areas</li> <li>Activated during shocks and major religious festivals</li> <li>Gender-sensitive</li> <li>Uses bank accounts for payment delivery</li> </ul>	<ul style="list-style-type: none"> <li>Requires beneficiaries to carry home large bags of rice; reduces participation of women</li> <li>Low benefit value</li> <li>High administration costs with potential for leakage</li> <li>Lack of systemic implementation due to high discretion of district and Upazila administration</li> </ul>	<ul style="list-style-type: none"> <li>Has been scaled to respond to floods in the past</li> <li>Used as a key tool in reducing food insecurity during 2017 flood</li> </ul>

## Feasibility Study on Shock Responsive Social Protection in Bangladesh

7	Open Market Sales (OMS)	<ul style="list-style-type: none"> <li>• Curbs the impact of seasonal increases in the price of food such as rice and flour</li> <li>• Relies on self-identification of poor or affected HH</li> </ul>	<ul style="list-style-type: none"> <li>• Issues of leakage due to identification</li> <li>• There is limited information on the effects of open market sales in Bangladesh</li> </ul>	<ul style="list-style-type: none"> <li>• Has been scaled up during floods</li> <li>• Can be targeted geographically</li> </ul>
8	Test Relief (TR)	<ul style="list-style-type: none"> <li>• Currently a hybrid emergency relief and public works programme</li> <li>• Focuses on development of infrastructure for disaster risk reduction and reducing climate change-related risk</li> <li>• Projects are usually concentrated on institutional buildings</li> </ul>	<ul style="list-style-type: none"> <li>• There is limited data available on implementation of TR</li> <li>• Need for digitalization</li> <li>• Targeting requires a greater pro-poor focus</li> <li>• Ad hoc benefit delivery</li> </ul>	<ul style="list-style-type: none"> <li>• Has been scaled up during floods</li> </ul>
9	Primary School Stipend Programme (PSSP)	<ul style="list-style-type: none"> <li>• Evidence of increased school enrolment and attendance, decreased drop-out rates, progress in closing gender gap in school</li> <li>• Relatively universal programme</li> <li>• Use of mobile money</li> <li>• Leverages mobile financial services and digitalization</li> <li>• Encourages women to open bank accounts to receive transfer</li> </ul>	<ul style="list-style-type: none"> <li>• A major sensitive point is reaching households without mobile technology and digital literacy</li> </ul>	
10	Vulnerable Group Development (VGD)	<ul style="list-style-type: none"> <li>• Targeted at poor and vulnerable women</li> <li>• The graduation programme includes multiple components: food transfer, skills workshops, access to savings programme, micro-credit membership</li> <li>• Reached more than 14 million poor women</li> <li>• Uses bank accounts for payment delivery</li> </ul>	<ul style="list-style-type: none"> <li>• Low quality of food</li> <li>• Strict regulations to qualify for programme</li> <li>• Political bribery remains an issue</li> </ul>	
11	Food for Work (FFW) / Work for Money (WFM)	<ul style="list-style-type: none"> <li>• Provides seasonal employment for poor individuals</li> <li>• Projects focus on building and strengthening rural infrastructure</li> <li>• Option of food or cash transfer</li> <li>• Uses bank accounts for payment delivery</li> </ul>	<ul style="list-style-type: none"> <li>• Inadequate monitoring and supervision of projects</li> <li>• Duplication with other public works programmes</li> <li>• Grievance process needs strengthening</li> </ul>	

### Shock responsive social protection for climate-related hazards

Shock Responsive Social Protection (SRSP) moves beyond just using SP for addressing idiosyncratic issues to also addressing covariate shocks such as climate change (Hebbar & Shehab, 2020). Through SRSP, both ex-ante and ex-post measures are implemented to respond to shocks (Hebbar & Shehab, 2020). In 2020, **21 per cent of the SSNP budget** was allocated to programmes which protected individuals from **covariate risks** associated with natural hazards, seasonal unemployment and food price inflation (Beazley *et al.*, 2021). As a disaster-prone country, Bangladesh has ample experience in scaling and tweaking programmes to address climate-related shocks such as floods, droughts and epidemics (WB, 2021).

During the catastrophic floods of 1998 which took the lives of over 900 people, the Government of Bangladesh used the GR and VGF programmes to assist poor households through the assistance of district and Upazila administrators (del Ninno *et al.*, 2001). During this shock, the overlap of GR and VGF beneficiaries with flood-affected populations were high at 90 per cent and 80.6 per cent respectively (del Ninno *et al.*, 2001). However, both programmes did not have sufficient national coverage; and, as a result, up to 69.6 per cent of the flood-affected population did not receive GR and 77.2 per cent were not able to receive VGF (del Ninno *et al.*, 2001). Post-flood evidence revealed that both transfers had a small but positive impact in smoothing consumption (del Ninno *et al.*, 2001).

In 2017, major floods inundated Bangladesh, and the Government again used the GR and VGF programmes (Hebbar & Shehab, 2020). Support from GR was mainly comprised of rice and cash, whereas the VGF programme was scaled up to address the risk of a food shortage (Hebbar & Shehab, 2020). Programme impact data from the application of these two programmes as a response to the 2017 floods is limited.

More recently, during Cyclone Amphan in May 2020, the Government activated the GR programme and distributed BDT 5 million in cash and over 31 metric tonnes of rice for relief efforts (Hebbar & Shehab, 2020). Though disaster relief has been historically provided through the GR and VGF, it may not reach those most affected by disasters, such as floods, due to the programmes' focus on covering poor individuals (Hebbar & Shehab, 2020). Unfortunately overlap data for these programmes with flood-affected populations is not available.

### Shock responsive social protection for COVID-19

In December of 2020, Bangladesh had a high rate of COVID-19 infections and was considered the fourth worst-affected country in South Asia (Hebbar *et al.*, 2021). To cope with the socioeconomic effects of the COVID-19 pandemic, the Government implemented **horizontal scale-ups of some pre-existing programmes** and introduced a few one-off transfer programmes (Hebbar *et al.*, 2021). The OAA, VA and DA were scaled-up to respond to the growing number of vulnerable individuals (Hebbar *et al.*, 2021). The OAA saw a horizontal expansion to include an **additional 500,000 eligible individuals** and bumped up the transfer amount from BDT 300 (3.26 euro) to BDT 500 (5.43 euro) per month for one year (Hebbar *et al.*, 2021). Similarly, the DA also saw a horizontal expansion to cover an additional **255,000 eligible individuals** with an increase to BDT 750 (8.14 euro) per month from BDT 700 (7.60 euro) (Hebbar *et al.*, 2021). The VA programme expanded horizontally to cover an additional **350,000 women** for one year, but the transfer amount remained unchanged from pre-COVID levels (Hebbar *et al.*, 2021).

In addition to the horizontal expansion of allowances, the Government also activated the VGF and GR programmes to reduce the impact of price shocks due to COVID-19 (Hebbar & Shehab, 2020; Hebbar *et*

*al.*, 2021). From March to June 2020, **75 million beneficiaries** were reached using GR and provided with food assistance, baby food and cash transfers (Hebbar *et al.*, 2021).

Although Bangladesh has a history of scaling its SP system, it requires additional reforms and tweaks to become fully shock responsive (Hebbar & Shehab, 2020). Of the existing SSNPs, most programmes, except for the Primary School Stipend Programme, only **reach 1–3 per cent of the population** and many of the programmes are catered towards poor, rural households (Hebbar & Shehab, 2020). As such, scaling-up and expanding coverage may not yield high coverage of affected populations, especially in urban areas (Hebbar & Shehab, 2020).

Historical scaling of SP programmes for floods was conducted through horizontal expansion to increase eligibility and include more beneficiaries or through activation of otherwise dormant programmes such as the GR (Hebbar & Shehab, 2020). However, there remain many opportunities for SSNPs to increase their shock-responsiveness through **sharing databases** and **beneficiary lists** or utilizing **pre-existing bank accounts** or **mobile wallets** (O'Brien *et al.*, 2018).

Of the ten SSNPs explored in the literature review, there is evidence of scaling up in six programmes for either flood or COVID-19 response with an additional two relevant programmes found (see Table 2). However, only five have been selected for further feasibility tests based on their opportunities and relevance. These include:

1. Old Age Allowance (OAA)
2. Allowance for Widows, Deserted and Destitute Women (VA)
3. Disability Allowance (DA)
4. Gratuitous Relief programme (GR)
5. Employment Generation Programme for Poorest (EGPP)

### Flood contingency plans in Bangladesh

The contingency plans considered for this study are:

1. Forecast-based Financing/Action (FbF/A)
2. Multi-Sector Assistance Plan from the HCTT Nexus Strategy.

### Forecast-Based Financing

The BDRCS and the GRC, with technical support from the RCCC, **implemented FbF/A as an Early Warning Early Action (EWEA) mechanism for floods (FbF/A, 2020)**. An Early Action Protocol (EAP) was developed for floods in the Jamuna River basin using two triggers:

1. a ten-day forecast for extreme floods which set in motion preliminary steps for FbF/A
2. a five-day forecast which confirms the probability and proximity of a flood in the area to activate the distribution of unconditional cash and evacuations of flood-vulnerable communities (FbF/A, 2020).





Evacuation support provided by BDRCS Youth Volunteer during the floods in 2020, Photo Credit: BDRCS

The FbF/A project works with the Bangladesh Meteorological Department and the Flood Forecasting and Warning Centre for assistance in developing comprehensive triggers (FbF/A, 2020). In addition, the Swiss Red Cross assists the BDRCS with the activation of the EAP in the district of Gaibandha, while WFP provides direct assistance within their project communities in the Kurigram District (FbF/A, 2020). Although this project is connected to different actors, there is a missed opportunity to utilize Bangladesh's SSNPs for its anticipatory cash transfer. This report identifies opportunities for integrating anticipatory cash transfers using SP programmes such as using categorical and means-tested beneficiary lists as well as tapping into pre-existing and well-established communication channels along with existing transfer distribution channels.





Cash distribution as part Flood EAP activation in 2020, Photo Credit: BDRCS

### Multi-Sector Flood Assistance

This strategy, created to support the National Plan for Disaster Management (NPDM), links humanitarian preparedness actions and responses to disaster risk reduction mechanisms. The HCTT strategy proposes **a multi-sector assistance package to be applied during shocks in two-parts** (see Figure 3):

1. an anticipatory package: unconditional cash transfer of **BDT 4,500** (48.83 euro<sup>7</sup>) per HH, unspecified timeline of cash distribution
2. a response package:

The anticipatory transfer amount is to be updated based on the Household Economy Approach (HEA) which takes into consideration the change in food prices during shocks (HCTT, 2021; Seaman *et al.* 2000). It is not clear whether the transfer would be provided to all households or flood-vulnerable households only; for the purposes of this paper, it will be assumed that the cash assistance is only provided to flood-vulnerable households.

The corresponding response package has two major components: a set of multi-purpose cash transfers and a cash for work programme (HCTT, 2021). The multi-purpose cash transfer would provide nationwide unconditional cash transfers of:

- BDT 4,500 (46.6 euro) to **rural areas** including the Chittagong Hill Tracts (CHT) and Cox's Bazar
- BDT 5000 (54.25 euro) to **urban and divisional towns**

These response packages are distributed either through a **mobile** cash transfer or via the **post office** before the occurrence of the flood (HCTT, 2021). These cash transfers are also contingent on updates from the HEA (HCTT, 2021).

The second component on the Cash for Work aspect would be applied throughout the country with an associated wage payment (HCTT, 2021) of:

- BDT 300 (3.26 euro) per day
- BDT 350 (3.80 euro) per day in CHT and Cox's Bazar

Information on work distribution, types of work, targeting and eligibility are not yet released; however, it is estimated that this assistance programme will be implemented by 2025 as a priority action for disasters such as floods (HCTT, 2021).

The multi-sector package consists of cash transfers that are expected to mitigate the impacts of the shock across the sectors such as **child protection; displacement and shelter; education; food security and nutrition; health; water, sanitation, and hygiene (WASH); and gender-based violence** (HCTT, 2020). This cash assistance would allow HHs to determine their own basic needs in anticipation or response to the flood and reduce the risk of families employing negative coping mechanisms such as cutting down on food intake and selling productive assets (HCTT, 2021; HCTT 2020).

Although the HCTT Nexus Strategy identifies the importance of utilizing the country's SP system in disaster contingency responses, it does not specify what programmes from the SP system can be used or the degree of integration (HCTT, 2021). In addition, there is no notable mention of the use of FbF/A triggers

Figure 3: SEQ Figure \\* ARABIC2: Multi-sector Assistance Package (HCTT, 2021).

	Multi-sector Assistance
Multi-sector Assistance Package	
<b>Anticipatory Package</b> (to be updated)	
<b>Multi-purpose Cash Assistance</b> <ul style="list-style-type: none"> <li>Unconditional cash transfer of 4,500 taka (equivalent to US\$53) (updated guidance will be developed soon based on household economy approach)</li> </ul>	
<b>Response Package</b>	
<b>Multi-purpose Cash</b> <ol style="list-style-type: none"> <li><b>Nationwide (Rural, including CHT and Cox's Bazar):</b> Unconditional cash transfer of 4,500 BDT (equivalent to US\$53). (Updated guidance will be developed soon based on household economy approach)</li> <li><b>Nationwide (Urban, only Divisional Towns):</b> Unconditional cash transfer of 5000 BDT (equivalent to US\$59) via mobile cash transfer (bKash) or Post-office before the flooding event. (Updated guidance will be developed soon based on household economy approach)</li> </ol>	
<b>Cash for Work</b> <ul style="list-style-type: none"> <li>Nationwide (Except CXB &amp; CHT districts) BDT 300/person/day</li> <li>Cox's Bazar &amp; CHT districts BDT 350/person/day</li> </ul>	

<sup>7</sup> Conversion rate as of 26 April, 2022: 1 euro = 92.20 BDT.

in this plan, presenting an opportunity for potential coordination. The following section proposes entry points for four of Bangladesh's SSNPs which may be used within contingency plans.

#### Opportunities for social protection programmes in contingency plans

Bangladesh's SP system emerged from disaster response programmes in the 1970s; however, the programme-level integration of both sectors can be strengthened. Opportunities exist to embed SSNPs within contingency planning for floods, with the following SSNPs showing potential for being integrated:

1. Old Age Allowance (OAA) by the Department of Social Services (DSS) under the MoSW
2. Allowance for Widowed, Deserted and Destitute Women (VA) by DSS under the MoSW
3. Gratuitous Relief (GR) – an emergency relief programme by the MoDMR
4. Disability Allowance (DA) by DSS under the MoSW
5. Employment Generation Programme for the Poorest (EGPP) – a public works programme by the MoDMR

Note: During the initial stages of the research, the EGPP was identified as a feasible option. However, during the internal consultation, it was decided that this programme may not be sufficient for anticipatory flood action by the BDRCS due to general uncertainty around the different programme mechanisms and the lack of sufficient lead time for activation. Nonetheless, the EGPP in general has the potential to be used for preparedness activities in anticipation such as positioning sandbags and digging infiltration channels along with other manual work that could minimize flood impacts.

An overview of the selected programmes is repeated below:

Table 3: Programme characteristics from Hebbar &amp; Scott (2020), Hebbar &amp; Shehab (2020) &amp; Hebbar et al. (2021)

Programme	Implemented by	Eligibility	Information system	Delivery and frequency	Transfer value	Beneficiaries (in millions)	Budget (in BDT millions)	Coverage
Old Age Allowance (OAA)	MoSW	Categorical and means tested For men above 65 years and women above 62 years of age	Paper-based <sup>8</sup>	Paid into bank accounts every quarter	BDT 300 (3.26 €) per month	4.4	26,400 (286.4 million €)	Rural, urban
Allowance for Widowed, Deserted and Destitute Women (VA)	MoSW	Categorical and means tested VGD, pension, recipients of other regular cash transfers are excluded	Paper-based	Cash	BDT 500 (5.43 €) per month	1.4	8,400 (91.1 million €)	Rural, urban
Disability Allowance (DA)	MoSW	Means-tested Disability-based targeting	Disability information system	Delivered to bank account	BDT 700 (7.60 €) per month	1	13,905 (158.8 million €)	Rural, urban
Gratuitous Relief (GR)	MoDMR	Means-tested	Paper-based	Delivered in person	Ad-hoc, cash or in-kind	5.68	5,435 (58.9 million €)	Rural

<sup>8</sup> Many of the SSNPs in Bangladesh utilize hard-copy, paper-based beneficiary lists for their registries; however, many programmes are currently shifting to digitalized lists (Hebbar et al. 2021).

Table 4: Shock Responsiveness of the Programmes from Anwar et al. (2016c), Hebbar &amp; Shehab (2020) &amp; Hebbar et al. (2021)

Programme	Strengths	Weaknesses	Scale-up/shock response action
Old Age Allowance (OAA)	<ul style="list-style-type: none"> <li>• A key cash transfer programme</li> <li>• Coverage of 4.4 million elderly individuals</li> <li>• Pro-poor</li> <li>• Uses bank accounts for transfers</li> </ul>	<ul style="list-style-type: none"> <li>• Issues of discretionary targeting by local politicians</li> <li>• Inclusion error with 22% of beneficiaries within the top two quintiles of wealth</li> </ul>	<ul style="list-style-type: none"> <li>• The programme conducted rapid horizontal expansion during COVID-19 to include an additional 500,000 individuals</li> <li>• Increase of transfer amount for up a one year</li> </ul>
Allowance for Widows, Deserted and Destitute Women (VA)	<ul style="list-style-type: none"> <li>• Coverage of 1.4 million women</li> <li>• Used during lean seasons with evidence of increased body mass</li> <li>• Secondary outcomes: access to credit, engagement in income generating activities</li> <li>• Plans to consolidate with VGD to reach 3.2 million beneficiaries and increase allowance to BDT 800 (8.68 €) per month</li> </ul>	<ul style="list-style-type: none"> <li>• Inclusion error: up to 22% of beneficiaries do not meet the categorical criteria and an additional 14% fail the socioeconomic criteria</li> <li>• Inadequate monthly allowance</li> <li>• Requires a shift to a digitized and rule-based selection process to improve governance</li> <li>• Need for closer payment points</li> </ul>	<ul style="list-style-type: none"> <li>• Rapid horizontal expansion of programme during COVID-19 to include an additional 350,000 individuals</li> </ul>
Gratuitous Relief (GR)	<ul style="list-style-type: none"> <li>• Coverage of 5.68 million individuals</li> <li>• Can be used to provide cash, food or reconstruction support</li> </ul>	<ul style="list-style-type: none"> <li>• At risk of high inclusion errors</li> <li>• Lack of systemic implementation due to high discretion of district and Upazila administration</li> <li>• Ad-hoc transfers makes it difficult to ensure proper governance</li> </ul>	<ul style="list-style-type: none"> <li>• GR has ample evidence of scaling for floods</li> <li>• Activated during shocks as a relief distribution channel</li> <li>• Can be targeted geographically</li> </ul>
Disability Allowance (DA)	<ul style="list-style-type: none"> <li>• Coverage of 1 million individuals</li> <li>• Uses bank accounts for transfers</li> <li>• Utilizes a Disability Information System</li> </ul>	<ul style="list-style-type: none"> <li>• Low accessibility and low awareness</li> <li>• Coverage of eligible PwDs is limited</li> <li>• Need for greater policy coordination amongst government and NGOs</li> </ul>	<ul style="list-style-type: none"> <li>• Rapid horizontal expansion of programme during COVID-19 to include an additional 255,000 individuals</li> </ul>



			<ul style="list-style-type: none"> <li>● Increase of transfer amount for up to one year</li> </ul>
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### 1. Old Age Allowance

**The Old Age Allowance (OAA) is a categorical and means-tested cash transfer programme for women and men over the age of 62 and 65, respectively** (Hebbar & Shehab, 2020). The scheme implemented by the MoSW uses digitized beneficiary lists to transfer cash on a quarterly basis (see Table 1 and Table 2) (Hebbar & Shehab, 2020). The OAA has not historically been used for flood action; however, during the COVID-19 pandemic it was horizontally expanded to include an additional 500,000 eligible individuals.

This scheme was identified as a feasible programme to integrate into the contingency plans due to its demonstrable horizontal and vertical scaling as a response to the COVID-19 pandemic (Hebbar *et al.*, 2021). Moreover, this programme has one of the **highest coverage rates** among unconditional cash transfer SSNPs in Bangladesh (Hebbar *et al.*, 2021). Although the cash transfer level is quite low, the programme has evidence of positive outcomes such as increased household food consumption, more likely to access healthcare, increased focus on women through a lower eligibility age, and increased social- and self-esteem (Anwar *et al.*, 2019).

Given the scope of the programme, utilizing its vast beneficiary list to reach poor and vulnerable individuals may be plausible for FbF/A prior to floods by both contingency plans as well as for relief action in a Multi-Sector Assistance Plan. The information system has shifted online and there is movement towards a more digitalized system (Hebbar *et al.*, 2021). Furthermore, the OAA maintains bank account information that can be used to for cash transfers by both the FbF/A or Multi-Sector Assistance Plan (Hebbar & Shehab, 2020). Integration of this programme into contingency plans would require the participation of the DSS under the MoSW that implements the scheme, as well as the World Bank whose Cash Transfer Modernization Project provides the financial and technical support to improve the efficiency of the OAA (Anwar *et al.*, 2019).

### 2. The Allowance for Widowed, Deserted and Destitute Women

**The Allowance for Widowed, Deserted and Destitute Women (VA) is an unconditional cash transfer programme aimed at eligible women in rural and urban regions** (Hebbar & Shehab, 2020). This categorical and means-tested programme also uses hard-copy beneficiary lists to reach a total of 1.4 million beneficiaries, delivering monthly transfers via bank accounts (see Tables 1 and 2). This programme was selected due to its horizontal scaling conducted to capture an additional 350,000 individuals during the first year of the COVID-19 pandemic (Hebbar *et al.*, 2021). As per the NSSS of Bangladesh, this programme is expected to be combined with the VGD programme to eventually reach 3.2 million eligible women and increase the allowance to BDT 800 (8.68 euro) per month to strengthen outcomes and overall women's empowerment (Anwar *et al.*, 2016b).

This programme's beneficiary list and associated bank account information may be used for anticipatory and response actions in both an FbF/A system and the Multi-Sector Assistance Plan. To do so, the DSS should be consulted; and, like the OAA, technical and financial assistance from the World Bank's Cash Transfer Modernization Project may be engaged (Anwar *et al.*, 2016b).

### 3. The Disability Allowance

**The Disability Allowance (DA) is a means-tested cash transfer programme aimed at people with disabilities (PwDs) which reaches one million beneficiaries in both rural and urban areas** (see Tables 1 and 2). This programme uses the Disability Information System that includes information on PwDs enrolled in the programme following a Disability Detection Survey by the DSS under the MoSW and



subsequent self-reporting by applicants (Anwar *et al.*, 2016c). The cash transfers are deposited monthly into beneficiaries' bank accounts. Although this programme captures a highly marginalized community, the number of registered PwDs is only a fraction of projected PwDs in the country. This programme was highlighted during KIIs with the MoSW which indicated that it is making deliberate strides towards universal coverage. Additionally, during the COVID-19 pandemic, this programme was scaled up horizontally to include an additional 255,000 eligible individuals (Hebbar *et al.*, 2021). During this time, administrators decided to raise the benefit level to BDT 750 (8.14 euro) per month for up to one year (Hebbar *et al.*, 2021).

With regards to the feasibility of using this programme for disaster planning, it was found that the beneficiary list, information system and bank account information may be used for anticipatory and response action for both identified contingency plans (Anwar *et al.* 2016c). To do so, the DSS should be consulted as well as partners from the World Bank's Cash Transfer Modernization Project (Anwar *et al.* 2016c). To increase awareness of the programme, NGOs working with PwDs should also be engaged.

#### 4. The Gratuitous Relief Programme

**The Gratuitous Relief (GR) programme is used to provide short-term, ad hoc cash and in-kind relief during shocks such as floods through in-person distribution by district and sub-district (Upazila) administrators** (see Tables 1 and 2). It has been activated during floods in 1998, 2007 and 2017, but most recently it was used in 2020 to assist HHs affected by COVID-19. The programme generally has a coverage rate of 5.68 million people, but it was scaled up to reach 75 million beneficiaries from March to June 2020 (Hebbar & Shehab, 2020; Hebbar *et al.*, 2021). Although the programme can horizontally expand its reach and target the rural poor, it utilizes a paper-based information system and relies on the decisions of the district and Upazila (sub-district) administration to launch and manually distribute the transfers in their communities (Hebbar *et al.*, 2021).

Although it is classified as an SSNP, it has many characteristics of ex-post humanitarian response programme (Hebbar & Shehab, 2020). Furthermore, the GR offers flexibility in targeting beneficiaries geographically given its scale, and this may prove to be an important component for addressing future climate shocks (Hebbar *et al.*, 2021). As such, this programme can be used to provide relief channels for the Multi-Sector Assistance Plan. However, it may be pertinent to explore where, geographically, this programme may also be scaled in anticipation of floods.

The FbF/A system and Multi-Sector Assistance Plan provide entry points for three of the four identified SSNPs within Bangladesh. Once triggers from the pre-existing FbF/A programme in Bangladesh are activated, there may be opportunities for the OAA, VA and DA to be scaled for FbF/A to ensure that some of the most vulnerable groups – such as the poor, elderly and vulnerable women – are reached through both the FbF/A and Multi-Sector Assistance Plans. These programmes, in addition to the GR, may also be scaled for the post-flood efforts.

However, to apply these SSNPs, consideration needs to be made of the design as well as the institutional and implementation challenges they currently face. Many of these were reflected within the KIIs which will be explored further in the following section.

### Findings from Key Informant Interviews and workshop feedback

Keeping in mind the four schemes (OAA, VA, DA and GR) chosen as being potentially feasible for use in anticipatory and disaster relief action, KIIs were conducted with a range of stakeholders active in this space to understand the practicality of such interventions, given their local experience. Interviews were conducted with ministries, district-level governments and other organizations working in the SP sector within Bangladesh as well as community-level interviews with SP and non-SP beneficiaries. The findings from the interviews are compiled and listed below.



Workshop on Social Protection and Anticipatory Action in 2022, Photo Credit: Shiekh Khairul/GRC

#### 1. Support and interest from the Government

- Via the Supporting Flood Forecast-based Action and Learning (SUFAL) project, a 15-day flood forecast from the FFWC (Flood Forecast Warning Centre) was launched during the 2020 monsoon season. With a 15-day flood warning ahead of the most severe flood peak in July, immediate decisions were made by the **MoDMR to allocate SP funds** to most vulnerable districts, thus demonstrating a great willingness to adopt shock responsive SP systems by the Government.

- Despite having little awareness about FbF/A, the MoSW also indicated a willingness to make **payments earlier** once mandated to do so. Currently the timing and amount for programmes is fixed, but the MoSW believe it is possible to do so earlier:

*“We don’t provide social safety net allowances linking/planning with disaster, which is before the disaster. Disaster is uncertain, we don’t know when it will happen; who will be affected; where and how much damage will happen; etc. We provide 1,500 taka allowance in each 4 quarters of the year: October, January, April, July. If the government thinks a disaster will happen in March, then with a special order/initiative the payment can be given in March. In payroll system, an electronic list is provided so we can give the allowance to the beneficiaries. If government thinks then it’s also possible to provide an extra 1,000 taka for disaster response, it can be given one month earlier.”*

- Earlier, cash transfers for SSNPs – such as the OAA, VA, DA, stipend for the education of PwDs, and grants for the improved quality of life for those who are Bede (gender neutral) and Hijra (3rd gender) – were done manually through different banks. Now, payments are made Government-to-person (G2P) to the beneficiaries’ mobile directly from the Government treasury fund. Beneficiaries receive a mobile money transfer message from the Government then collect it from an agent. This Government policy of transferring money via the G2P process aims to reduce intermediate misuses in receiving benefits. The MoSW currently has 10,500,000 beneficiaries receiving benefits through the G2P process and explained that they’re **close to universal coverage** for OAA, DA and VA.

## 2. Database related challenges:

- There is no centralized system that has data on all schemes or all beneficiaries across the different ministries, so overlaps cannot be identified easily. MoSW has digitalized its systems and is now working with a software that helps identify overlaps.
  - The quality and granularity of data is an issue. When information is taken from current databases, it is tough to segregate the poor from the ultra-poor, or the poor from the non-poor but who are at risk of becoming poor when a shock strikes. This makes targeting difficult especially when budgets are low and only a limited number of households can be supported.
- Vulnerable groups identified:** There is an indication of a high degree of dependence on relief by both vulnerable communities as well as from households that are considered well-off. However, the groups identified as most vulnerable to and affected by disasters, and specifically floods, are pregnant lactating women, families with children, orphan children, the elderly and PwDs.
  - Inadequacy of transfer amounts:** A common, general challenge for the SSNPs is an insufficient benefit level, which is often only sufficient to buy food for the household. The amount of food support or cash support was reported to be inadequate to cover the broader needs of the families. An interviewee indicated that she used the funds to repay loans.
  - Inadequate coverage:** Respondents from the Government and districts suggested that the total number of households requiring food or cash support is not always covered and additional support is still required from other actors and agencies. Lack of budget is an overarching reason why there are challenges to scaling up some of the SP programmes.
  - Beneficiary identification:** A national unified database is being developed but is not yet operational – critical for fast response. Currently, different agencies use different methods for identifying target beneficiaries, and data gets outdated. For instance, in the SUFAL project, data from the Bangladesh Bureau of Statistics (BBS) was verified on the ground through discussions with Upazila Nirbahi Officers



(UNOs) and Project Implementation Officers (PIOs) to figure out whether the right locations had been selected, based on the lists available. Most of the lists are filed with the Union Parishad (also known as ‘union councils’ or simply ‘unions’) – the lowest elected local government institution in rural areas – and used more as guidance documents. Taking data from such lists, verification is done within specific communities or clusters to check whether the names are correct. If necessary, quick assessments are also carried out to identify which households should be targeted. On the other hand, BDRCS identifies the most vulnerable Unions using Impact-based Forecasts, then collects data with its volunteers at household level which is then verified with communities and relevant local government stakeholders. Also noteworthy is that for floods, BDRCS and WFP have a CERF database for potential flood beneficiaries of approximately 130,000 households; WFP uses some SP programme data for this.



BDRCS Youth Volunteer collecting household data to support cash intervention during heatwaves in 2021, Photo Credit: BDRCS

7. **Targeting inefficiencies and other issues:** The general process for SSNP beneficiary selection includes data selection by Union Parishad members. This is then verified and approved at the ward level by the Upazila Parishad. For targeting, the first step for most ministries and external agencies is to obtain the list from the Upazila Parishad. In terms of selection or targeting of beneficiaries, a lot depends on the political economy at the sub-district and ward levels. Although the Union Parishad attempts to select beneficiaries as accurately as possible, several KIIs indicated bias and mismanagement of funds where eligible individuals have been excluded and inclusion errors occur. In some cases, a certain percentage of the lists received from the Union Parishad was found to include people who are relatives of the Union's Chairman (a political post), instead of capturing all the vulnerable individuals. Therefore, these lists are best suited to be used as baselines, with further targeting done through community verification. BDRCS avoids such issues by collecting household data independently working with its Community Engagement and Accountability (CEA) cell i.e., posting selection criteria within the community and via its daily hotline. According to the MoSW such inclusion errors have been reduced by digitalizing the system, especially over the last two years; with this in mind, BDRCS is interested in designing and piloting the use of a MoSW programme in collaboration with the UN and MoDMR.

From the selection of beneficiaries to the transfer of funds, political bias and corruption at different levels was reported persistently during the KIIs. It was found that a few individuals who are not yet beneficiaries of any SSNP, but are eligible to become one under schemes such as the VA, have been denied enrolment to the programme because they have not paid bribes to the relevant authorities. Interview statements indicate that there might be others in a similar situation.

8. **Discrepant delivery timings:** The timing of the delivery depends on and varies across local municipalities. In some locations, the local government tends not to make all of the delivery immediately after the allocation has been made and prefer issuing money in batches. After delivering some of it, they usually wait to see whether the situation worsens before completing 100 per cent of the delivery, i.e. in the VA programme, beneficiaries reported a lump sum payment of three months' worth of the allowance.
9. **Inaccessible cash delivery locations:** In some places, the post office usually distributes cash. This proves to be difficult for people living in remote locations and for elderly people as well as PwDs who have to rely on their families to go out and collect the funds.
10. **Challenges with receiving transfers:** In cases where bKash/rocket apps are being used, mobile money transfers (MMT) continue to pose a challenge as some complaints have been raised by beneficiaries about not receiving the funds. When money is received via MMT, beneficiaries withdraw the transferred amount from local agents. However, due to some dishonest vendors, beneficiaries were unable to withdraw their money. The initial bank process was highlighted as a more transparent process than the MMT but was sometimes inaccessible to rural beneficiaries.
11. **Limited overlaps among schemes:** The Social Security section under the MoSW has upgraded to a software system and the whole work is now digitalized. There is an MIS system to process the payments and applications for the schemes are also received through the system. A qualified individual from anywhere in the country can apply by following the criteria; for example, their age in case of the OAA. This information is verified with a national ID, which means there is no risk of

someone receiving multiple benefits. For instance, a person receiving the VA cannot apply for the OAA because her information is already entered in the system.

- 12. Coordinating agency identified:** The best entry point for integrating FbF/A and SP in Bangladesh is by leveraging the FbF/A Task Force at the national level. The BDRCS-coordinated FbF/A Technical Working Group (TWG) can provide the technical support that the FbF/A Task Force requires to understand better the linkage between the social safety net programmes and FbF/A. BDRCS has started discussing this point with the members of the FbF/A TWG to take this up to the FbF/A Task Force. The members of the FbF/A TWG will ensure this topic is discussed in the next meeting/workshop of the FbF/A Task Force and identify follow up actions.
- 13. Challenges in knowledge and capacity:** Findings showed that there is some reluctance from various ministries to make SP schemes shock responsive, as they are not willing to redesign, adjust or redefine any aspects of the programmes. For instance, suggestions made to the Ministry of Women and Children's Affairs by UN Women to adjust the timings of delivering cash to pregnant and lactating mothers, either in March (cyclone season) or in July (flood season) was met with reluctance from the Ministry officials. The level of understanding and capacity to strategize on how to best leverage SP schemes for shock response is lacking within the ministries. Regarding capacity, navigating online platforms for digital cash transfers or online registrations has presented challenges for some officials.

#### Specific programmes:

- 14. Old Age Allowance (OAA):** was overall reported to be regular with transfer timings. Early action through OAA may be cash or non-cash based. Providing cash to the elderly in advance was reported as effective and useful for this group to better cope during the floods. The beneficiary selection process for the OAA was reported to be controversial/unclear in some cases.
- 15. Employment Generation Programme for the Poorest (EGPP):** the findings indicate that the EGPP also has some potential to be shock responsive for floods. The beneficiary selection process in the EGPP was shown to be rigorous, with selection committees established separately for list preparation. EGPP can be increasingly used to build risk-informed infrastructure, such as roads with adequate height to mitigate the flood risk; repairs to embankments; and the construction of culverts and improved drainage etc. Repairing embankments and roads, while clearing drains along with other flood protective infrastructure through Cash for Work (CfW) before the monsoon season provides a double benefit – flood impact mitigation and seasonal employment. However, for BDRCS this can only be done within the 15-day readiness lead time (first readiness trigger) and is impossible within a five-day activation lead time (second trigger or activation trigger); yet, they believe this is a great topic for further discussion with the EGPP.
- 16. Gratuitous Relief Programme (GR):** experiences from Covid-19 demonstrate that social safety net schemes like the GR, through the DDM, can be relevant for responding to shocks in anticipation. The Government has done well in 2020 and 2021 and increased coverage to the most vulnerable communities, through horizontal expansion, with food and cash packages.



## Key recommendations for BDRCS

### Short-term / easier to implement recommendations:

#### 1. **Find a coordination mechanism to organize and harmonize linking SP and Anticipatory Action.**

BDRCS currently chairs the Bangladesh FbF/A TWG which reports to the Government's FbF/A Task Force. One option could be to create an SP workstream under the FbF/A TWG. This could act as a platform to **harmonize technical** efforts across agencies interested in working with national SP schemes for anticipatory shock response. The lead of this sub-TWG should be the key SP actors within the Government together with MoDMR/MoSW or DSS and WFP/UN. Recommendations are reported to the Government's FbF/A Task Force and integrated into the National Strategy for FbF/A currently being developed. During the validation process, it was also found that the NSSS in Bangladesh is currently being reformed and major responsibilities around the SP system in the country is expected to be transferred to MoSW by 2025. In that case, ensuring participation of MoSW in these TWG platforms would be crucial.

Lastly, another validation process finding was a recommendation from the UN Resident Coordinator's Office (UNRCO) that the Local Consultative Groups are an existing platform that could provide a good opportunity to coordinate around SRSP. It has 18 working groups (proposed to be reduced to 14), including a working group on Disaster and Emergency Relief and Social Protection (Chaired by MoDMR and co-chaired by WFP).

#### 2. **Building capacity among institutional actors.** This will be important to strengthen SP systems and make them shock responsive. We recommend a ten-day training module, customized per ministry, covering topics like: a) vulnerability, exposure and risks; b) impact-based forecasting; c) shock responsive SP systems and their advantages; and d) inter-agency coordination. BDRCS, the GRC and the RCCC could jointly develop and deliver the training module, in consultation with UN counterparts/specialists and other relevant stakeholders. During the module, further areas of technical assistance required by the Government can be identified and, accordingly, support can be delivered for further improvements:

- Stage 1: the FbF/A Task Force is targeted as highly relevant members of several ministries.
- Stage 2: the FbF/A Task Force recommends the next round of participants and coordinates the technical training (i.e., MoSW etc.).

#### 3. **Harmonize a coordinated capacity-building of district, sub-district and local government representatives / committees.** Continue to extend the current BDRCS capacity-building of district- and sub-district-level government officials on FbF/A, together with the ECHO-funded SUFAL project that has a similar project focused on the community-level with DM Committees. The project works in close collaboration with the DDM, MoDMR and the FFWC. SUFAL coordinates with the BDRCS through the FbF/A TWG and other key partners working on FbF/A in Bangladesh. The UNRCO highlighted that the HCTT Nexus Strategy (2021–2025) provides the area-based Disaster Management Committee (DMC) coordination mechanism as a tool for coordination between the Government, humanitarians and other key actors.

#### 4. **Joint pilot tests working with specific programmes and FAO/WFP/START:**

- **Old Age Allowance (OAA), DSS, MoSW.** Given that the elderly are known to suffer significantly from flood impacts (along with heatwaves), and that almost all low income



62 year-old women and 65 year-old men are covered by the scheme, the OAA could be a good programme for BDRCS to start with, by working with the MoSW to identify opportunities to improve the shock responsiveness of the programme. This could range from pre-selecting beneficiaries in flood-prone (heatwave too) areas to create a waiting list to join the scheme; assisting the elderly in receiving electronic transfers etc.; helping the Government to disseminate information on the programme; and supporting potential recipients with the application process. The same could be done for the **Disability Allowance** and the **Allowance for Widowed, Deserted and Destitute women**.

- **Gratuitous Relief (GR), MoDMR.** Given the widespread coverage and flexibility of this programme, the BDRCS could pilot it as a means to reach beneficiaries not covered in the categorical target groups mentioned earlier under the MoSW. These would include beneficiaries who are not covered by any of the programmes described here or in receipt of unemployment benefits – i.e., low-income households who cannot withstand the impact of flooding events.
- **Employment Generation Programme for the Poorest (EGPP).** In the past there was a big impact due to an embankment breach, where one of the immediate needs was to have the embankment repaired. In parallel, humanitarian actors delivered food, water and shelter items, but it would be useful for a shock responsive **EGPP public works** programme to channel money towards fixing the embankment via CfW. SUFAL has pilot tested this ahead of the monsoon season and can share its learnings. BDRCS could explore different activities like these, as part of the CfW early action together with the MoDMR. However, if this is not feasible, BDRCS should advocate for the EGPP programme to embed impact-based forecast data into its programmes in the lead times for FbF/A.

#### Mid-term recommendations

5. **Integrating early actions with SP under the planned National FbF/A Strategy:** Within the Standing Orders on Disaster (SOD) a national FbF/A Task Force is mandated, and several roles and responsibilities of this Government-led FbF/A Task Force have been listed in the SOD, including the development of an FbF/A National Strategy. Currently, BDRCS along with the Cyclone Preparedness Programme (CPP) and other actors are in discussion with the MoDMR about developing a national strategy for FbF/A for cyclones followed by other hazards. While the country has just started developing the FbF/A strategy, it is a great opportunity to integrate early action with SP in the overall approach. BDRCS could advocate for this to be supported by the abovementioned SP/FbF sub-TWG.
6. **Data-sharing across actors:** Gaining access to Ultra-Poor Graduation Programme (UPGP) data: BRAC has been in discussion with BBS and the Planning Commission on how the Government could make use of the UPGP data and link it to the Government's SDG targets. BDRCS, as auxiliary to the Government, could engage in these conversations and explore how these agencies could access and use this data to support the Government in scaling up SRSP in Bangladesh.

#### Long-term

7. **Learning from UN's Joint Intersection Analysis Framework (JIAF):** Bangladesh has a risk map but not an exposure map that shows the percentage of people impacted during floods and cyclones. The UN in Bangladesh has started a helpful analysis, which is globally called the **JIAF**. This can help the Government in targeting by identifying those who are highly vulnerable to climate-related impacts

**without bias on poverty.** BDRCS could engage with the UN on the **JIAF** and explore how this analysis could be done in BDRCS target areas, while finding ways to support the Government in updating the analysis data regularly.

### Key recommendations for all actors

This section reviews recommendations for making SP schemes in Bangladesh shock responsive with suggestions related to regularizing monitoring activities; introducing online cash transfers; ensuring appropriate targeting and verification procedures; accessing and updating the database; and training and upskilling managerial staff.

#### Short-term / easier to implement recommendations:

- 1. Raising awareness among institutional actors:** More awareness and knowledge dissemination workshops at the local level are necessary to help local and national government actors understand that cash support is not to be seen as a handout, but rather a means to minimize, cope with and adapt to risks that people face during shocks. While convincing actors and ensuring political buy-in, regular information dissemination workshops with the various ministries and district-level teams would be important. Essentially MoSW/MoDMR officials would continue to do what they are already doing, just with more impact, given that climate risks are now incorporated into the design of the scheme.
- 2. Information dissemination for communities:** It is recommended that, prior to an intervention, actors and agencies communicate clearly to communities and community representatives the basis on which beneficiaries have been identified; the amount of the transfer and what it is meant to cover; and the timing, duration and process for receiving the transfer etc.

#### Mid-term recommendations

- 3. UPGP financial inclusion model:** BRAC's UPGP has been working on financial inclusion. Besides increasing access to finance, the programme tries to connect people digitally. For instance, when cash is sent out to UPGP participants through bKash (BRAC Bank mobile money transfer) during any disaster, it helps beneficiaries to get access to finance immediately, increasing their confidence to address and face the challenges. Access to functioning ATMs and cash payment points is a challenge, as are issues with the users' ability to recall pin codes and other problems mentioned frequently. BDRCS does its best to support beneficiaries, but financial inclusion is a significant topic that needs attention.
- 4. Improving databases:** Improving and continually updating the existing database would be advantageous for using the programmes for shock response. Recognizing that this would entail additional costs, it is nevertheless recommended that actors who are collecting information for databases cover all households instead of only targeting poverty – i.e., collecting information on all those living in hazard-prone regions to identify climate-vulnerable groups who would otherwise not be captured in a national databased. Having these prepared and in place ahead of time would be beneficial for future targeting.
- 5. Schemes to focus on asset creation:** BRAC's UPGP enables ultra-poor households to graduate out of the programme by building on different pillars such as livelihood creation; considering geographical vulnerability in designing interventions; and financial inclusion along with social inclusion through community-based responses. National SP schemes selected for shock response through this study could benefit by broadening their scope from poverty reduction to focusing on similar pillars that aim to

strengthen and increase the resilience for ultra-poor groups. BDRCS could validate EPGP efforts and advocate for asset creation within SP schedules specifically for floods.

**6. Improving the effectiveness of anticipatory activities:** The current lead time for floods in Bangladesh is 5–15 days, depending on whether one uses FFWC data for the former lead time or GloFAS data for the latter scenario. Efforts should be made to evaluate whether the series of readiness, preparedness and early action activities identified are effective and achievable within the current lead times, and a learning exercise can be conducted to study examples from other countries to stock-take successful actions being taken elsewhere.

**7. Simplifying beneficiary selection process:** Create waiting lists on flood-vulnerable groups to make verifications swifter during early action. Self-application by vulnerable individuals/households to request support using simple text messages could be explored.

**8. Cash-plus approaches:** Consider supporting schemes to include a ‘dignity kit’. UNFPA Bangladesh runs a key programme in which essential items (sanitary products etc.) are provided to women, that go beyond the cash or food grains (i.e., the ‘dignity kit’). The risks of gender-based violence and discrimination are unfortunately exacerbated by flood/disaster impacts and can be addressed to a certain extent by including the early distribution of dignity kits among flood-vulnerable women, who may find it difficult to have an agency/voice or access sanitary products or birth control options after a flood event.

#### Long-term recommendations

**9. Increasing benefit levels:** One of the major findings from the study has been the inadequacy of the regular transfer amounts for all three SSNPs identified. In certain interviews, it was found that additional cash support for floods would be hailed as very supportive for actions such as purchasing dry foods ahead of floods. An advance mapping of all the group-specific needs arising during floods and deciding the transfer amounts based on that may help in covering some of the additional needs that arise at that time, like a market price adjusted Minimum Expenditure basket for the flood period. Sources for financing this additional increase in the transfer amount must be organized and earmarked, either through an increase in the social spending from Government revenues and/or from humanitarian funds.

**10. Improving delivery mechanisms:** There is scope to improve the efficiency of delivering transfers, for instance, by improving access to the cash delivery locations and having mobile cash delivery points that can reach remote locations on scheduled dates.

**11. Multi-level data collection for better targeting:** For the UPGP, data is collected at the field level, against different criteria (i.e., income). All target participants for UPGP are women and data on the income of the household of a particular woman, or of other members who are in the labour force, are recorded. Information about other aspects – such as accommodation type, access to health, WASH, and food intake trends over the last three days etc. – is collected for the primary selection. Regular updates of the data through checks are done by an appointed and dedicated quality assurance team. A second set of data is collected when a programme is ongoing, linked with enterprise development and training. Once it is identified what kind of support a particular household needs – e.g., livelihood, socioeconomic or training support – the data is recorded. A third tier of data generation happens when beneficiaries are empowered through financial inclusion, which involves increasing financial literacy and having access to mobile devices. This layered approach to data collection ensures that beneficiary data is captured with adequate granularity to reduce the exclusion–inclusion errors. Given the rigorous quality control process in UPGP, the error percentage is remarkably low, about 3–4 per cent. This serves as a useful staged model for other SP schemes to replicate, especially to facilitate efficient targeting by collecting data at three levels:

- a. data on income, household status and other socioeconomic variables
- b. data on geographic and other climate-related vulnerability/exposure levels
- c. data on inclusion in current SP schemes and level of financial inclusion

This was recognized as a relevant approach for BDRCS and could be potentially implemented with additional resources.

## Conclusion

This study shows the potential role for shock-responsive SP programmes in contingency planning for floods. Specifically, all four of the schemes that we preselected have the potential to be used for early action and immediate response. However, the OAA, VA and DA are the three schemes that are more practical given the recent efforts of the MoSW in digitizing registrations, verifications and payment mechanisms.

Additionally, the EGPP was reported to have potential to be shock responsive for floods. Although this programme was discounted during the internal validation workshop, KIIs have determined that it is still viable. The beneficiary selection process in the EGPP was shown to be rigorous, with selection committees separately constituted for list preparation. EGPP can be used for building temporary shelters, cleaning clogged channels and drains, and sheltering/proofing community assets. Additionally, repairing embankments, roads and other flood protective infrastructure through CfW within the 5–15-day lead time provides double benefits – reduced risks from flood impacts and cash-in-hand for those engaged in the CfW.

Furthermore, while the study focused on cash as an early action vis SP system, the findings revealed that, beyond cash, having the broader objective of creating livelihoods, investments in productive assets should be seen as the end objective of SP, such that it can build the long-term coping capacity of HHs to shocks.

BDRCS can build upon the tremendous efforts of the Government in 2020 and 2021 to increase SP coverage to the most vulnerable communities, through horizontal expansion with food and cash packages. Through this study, it is evident that the BDRCS currently plays a crucial role in strengthening existing services and in providing emergency support. Because its role as auxiliary to the Government is well established in the country and in the sector, it is a conducive moment for BDRCS to conduct a pilot study on the better use of safety nets through the application of many of these recommendations. This could involve compiling a comprehensive registration and verification process; creating an accurate beneficiary targeting process; deciding on a need-reflective transfer level; expanding Memoranda of Understanding with Financial Service Providers; and introducing monitoring and rapid impact assessments.

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